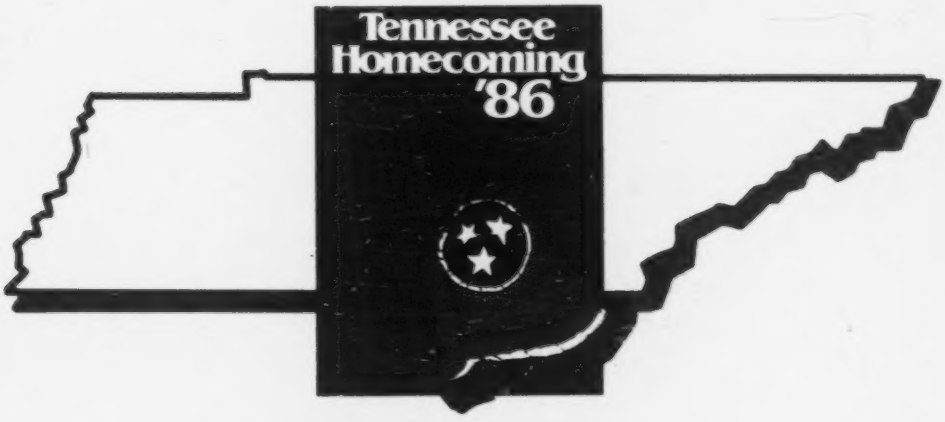
57507-1-U

1985 Twelfth Annual Report

State of Tennessee



Department of Financial Institutions

W. C. Adams
Commissioner

EDITORS

Ben Wooten
Wanda Smith

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECOND FLOOR, JAMES K. POLK BUILDING
505 DEADERICK STREET
NASHVILLE, TENNESSEE 37219-5384
(615) 741-2236

W. C. ADAMS
COMMISSIONER

March 30, 1986

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Financial Institutions, it is my privilege to present the Twelfth Annual Report of the Department of Financial Institutions.

In the last quarter of 1985, state-chartered bank deposits showed exceptionally strong growth of 4%, which equaled the growth of the other nine months. This helped the entire year reflect an overall 8% growth factor.

The number of state-chartered banks declined from 235 to 232. Three new state banks were chartered in 1985.

Although the number of state-chartered credit unions decreased by 23 last year due to mergers, total assets increased 19%, from almost $1.4 billion to almost $1.7 billion by the end of 1985.

The number of state-chartered savings and loan associations decreased from 14 to 11 in 1985, all three converting from state to federal charters. Total assets of state associations decreased from $433 million to $386 million. The number of industrial loan and thrift company offices increased from 433 to 444.

It is likely that competitive pressures on Tennessee banks will intensify in the coming year, but the strong performance of the State's financial services industry should make Tennessee financial institutions viable competitors in the interstate market.

I believe the information contained in this Twelfth Annual Report will be most interesting.

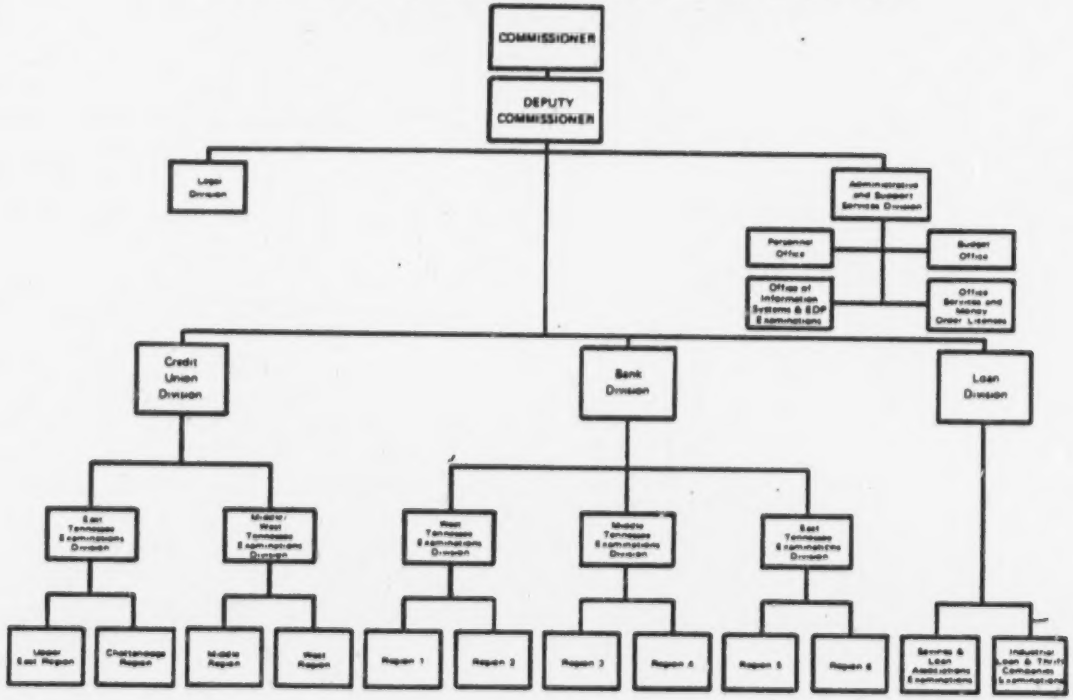
Sincerely,

W. C. Adams
Commissioner

TABLE OF CONTENTS

	Page
Organizational Chart	iv
Staff of the Department of Financial Institutions	1
Legal Banking Holidays	3
SUMMARY OF DEPARTMENT LEGISLATION	
Enacted Legislation 1985	4
Proposed Legislation 1986	7
BANKS	
New State Banks Formally Opened in 1985	10
State Banks Merged in 1985	10
New State Branches Formally Opened in 1985	10
Name Changes in 1985	11
State Banks Purchased and Assumed in 1985	12
State Bank Capital Stock Changes in 1985	13
Statement of Condition	14
Selected Operating Ratios	32
Rank by Total Assets	41
Largest Commercial Banks By Deposit Size	46
Multi-Bank Holding Companies in Tennessee	47
Single Bank Holding Companies in Tennessee	50
County Banking Profile	56
Comparative Statement of Condition	59
Distribution of Assets: Recent Trends	62
Distribution of Liabilities: Recent Trends	62
Selected Composite Ratios: Recent Trends	63
Comparative Statement of Income	64
CREDIT UNIONS	
New Charters and Mergers	66
Liquidations	67
Credit Union Name Changes	67
Statement of Condition	68
Rank by Total Assets	76
Comparative Statement of Condition	82
Various Averages (Peer Group)	84
Selected Credit Union Data: Recent Trends	86
SAVINGS & LOAN ASSOCIATIONS AND INDUSTRIAL LOAN & THRIFT COMPANIES	
Saving and Loan Conversions, Closures, and Name Changes	88
Statement of Condition	89
Rank by Total Assets	90
Composite Report Industrial Loan and Thrift Companies:	
All Companies	92
Loans Made Under $300	93
Loans Made Over $300	94
GRAPHIC PROFILES	
Selected Assets and Liabilities of State Banks	96
Selected Assets and Liabilities of the Average State Bank	97
Number and Average Assets of State Credit Unions	98
Selected Assets and Liabilities of State Credit Unions	99

Tennessee Department of Financial Institutions



STAFF OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

W. C. (Billy) Adams, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Kathryn Edge, Assistant Commissioner
Tina Cavender, Administrative Secretary
Sylvia Mitchell, Administrative Secretary

ADMINISTRATIVE AND SUPPORT SERVICES DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Analyst
Shelia Street, Administrative Services Assistant
Wanda E. Smith, Administrative Services Assistant
Barbara A. Jones, Word Processing Operator
Fellisha Shrum, Secretary
Linda Vetitoe, Secretary
Tina Clark, Clerk

EDP Examinations

William B. Wooten, III, Director
Marsha Brothers, EDP Examiner
Lowell Hunt, EDP Examiner
Donna Warren, EDP Examiner

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
Barbara Sawyer, Administrative Secretary

Division Managers

William P. Bryan, Middle/West Division
William T. Lisle, Middle/East Division

Examiners

Frank G. Bale
Karen E. Catron
[illegible]nald F. Campbell
Paul L. Foster
Randall D. Means
Bill K. Reed
John R. Shires
Norman D. Stewart
Samuel J. Sullivan

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Mark McDowell, Financial Analyst
Debra Toney, Administrative Secretary

Division Managers

R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
Kenneth Kelley, East Division

Regional Supervising Examiners

Curtis F. Faulkner
James S. Douthit
Claude N. Huff, Jr.
Chester Justice, Jr.
Jimmy G. Taylor
James R. Williams

Examiners

Garry D. Alcorn
Joe Phillip Boaz
Derek L. Carrier
William A. Cave
Deborah A. Coppinger
Phillip B. Fry
Marian E. Garland
Irving B. Ginsberg
James R. Halford
Kenneth R. Hensley
Louella K. Hensley
Mary W. Hunt
Herman T. Lewis
Ted H. Love
Vonzille W. McClendon
Billy W. McCullough
Harry P. Murphy
Danny N. Nolen
Donald F. Richardson
Kenneth R. Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis L. Shipp
Mack E. Skeen
Lindberg Templeton
Sherry F. Threet
Vicki Wallace
Terry G. Warren
Jerry L. Webb
Harrison C. White

LOAN DIVISION

Will T. Hamm, Assistant Commissioner
Edward N. Yager, Director
Paula J. Cagle, Administrative Secretary

Supervising Examiner

Harold K. Borum

Examiners

Francis B. Crawford
Mary S. Nicely
Joel W. Ogg
Gene A. Smith

LEGAL HOLIDAYS

New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

1985 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #16

T.C.A. §45-4-1209 was amended to reduce the number of Group B Directors of Volunteer Corporate Credit Union from three to two and to increase the number of Group C Directors from two to three. Group B Directors represent credit unions with assets from $10 million to $30 million; Group C Directors, over $30 million.

PUBLIC CHAPTER #17

Various Sections of Title 45, Chapter 4, were amended to grant the State Credit Union Share Insurance Corporation (SCUSIC) the necessary flexibility to structure its members' contributions to capital and its administrative fees so that the Corporation can operate within a taxable environment.

PUBLIC CHAPTER #18

T.C.A. §§45-4-1108 and 45-4-1109 were amended relative to capital contributions, dividends and administrative fees of SCUSIC.

PUBLIC CHAPTER #97

T.C.A. §48-1-301 was amended relative to amendment to the charter of a Tennessee corporation.

PUBLIC CHAPTER #106

The amendment to T.C.A. §45-7-104 requires out-of-state financial institutions selling money orders in Tennessee to register with the Department and pay the license fee.

PUBLIC CHAPTER #107

This Chapter enacts the "Credit Life Insurance Act of 1985". The new law reduces the rates on credit life insurance by 12 per cent (from $.75 to $.66 per $100 of insurance on single life reducing term). The bill incorporated existing regulations of the Department of Commerce and Insurance into the statute and transfers control over rate setting from the General Assembly to Commerce and Insurance. New rates may not be established until a 4-year experience period is reached (July 1, 1989). The bill preserves the current operations of credit unions which offer no-cost credit life insurance to all loan customers.

PUBLIC CHAPTER #110

T.C.A. §48-2-201 is amended to provide that persons issuing and selling participation certificates in bonds or notes secured by real estate mortgages shall hold legal title to the bonds or notes in trust for the benefit of purchasers of the certificates.

1985 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #165

This amendment to T.C.A. §45-2-614 allows a bank to establish and operate as a branch any former branch office of an affiliate bank with which such bank could lawfully merge and to establish and operate additional branches in the county in which the branch office is located.

PUBLIC CHAPTER #168

This Chapter provides that the provisions of the Uniform Fiduciaries Act (T.C.A. Title 35, Chapter 2) and certain sections of the Banking Act (T.C.A. Title 45, Chapter 2) shall apply to state and federal savings and loan associations and savings banks.

PUBLIC CHAPTER #174

The "Financial Institutions Conversion Act of 1985" allows (1) a bank to convert to a savings and loan association and an S & L to convert to a bank; and (2) a bank and S & L to merge.

PUBLIC CHAPTER #176

T.C.A. §45-2-1603 was amended to permit disclosure of state examination reports to the parent holding company by the subsidiary bank.

PUBLIC CHAPTER #181

T.C.A. §45-2-907 was amended to allow notices of late payment of safe deposit box rent to lessors to be sent by either registered or certified mail.

PUBLIC CHAPTER #204

This amendment of T.C.A. §§45-2-1302 and 45-2-1303 permits the merger of banks not in existence at least five years if the one in existence less than five years is in one of the metropolitan areas (over 200,000 in population in 1970).

PUBLIC CHAPTER #226

The sale or participation of a classified loan by a state bank or bank holding company to another financial institution without prior approval of the Commissioner is prohibited by this amendment to T.C.A. §45-2-1102.

PUBLIC CHAPTER #262

This new law prohibits the formation of non-bank banks in Tennessee.

1985 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #268

The "Tennessee Regional Reciprocal Savings Institutions Act" permits interstate mergers and acquisitions of savings and loan associations or savings banks and savings and loan holding companies on a reciprocal regional basis.

PUBLIC CHAPTER #295

The "Tennessee Regional Reciprocal Banking Act" provides for regional reciprocal interstate banking within a region composed of Alabama, Arkansas, Florida, Georgia, Indiana, Kentucky, Louisiana, Mississippi, Missouri, North Carolina, South Carolina, Tennessee, Virginia and West Virginia. Interstate acquisition applications must be submitted to the Commissioner for a review of the competitive effects of the acquisition. Annual reports are to be submitted to the Commissioner regarding out-of-state banks' investment in Tennessee. The Commissioner may also obtain copies of annual reports and examinations required by federal regulators.

PUBLIC CHAPTER #330

T.C.A. §45-3-209 is amended to provide that the name of every savings and loan association shall contain the words "savings and loan association" and the words "savings bank".

AMENDED RULES

In 1985 two rules of the Department of Financial Institutions were amended and three new rules were promulgated.

Chapter 0180-3, Regulations for Loans to Officers

The amendment permits a state bank's finance committee to approve loans to the institution's "rank-and-file" employees. (Effective January 14, 1985.)

Chapter 0180-11, Reserve Required of State Banks

This rule was replaced in its entirety. The new rule provides that all state banks shall maintain reserves against deposits in an amount and in such manner as meet the reserve requirements of the Federal Reserve Bank's Regulation D. (Effective April 16, 1985.)

NEW RULES

Chapter 0180-13, Electronic Data Processing Servicer Examination

This rule was promulgated to facilitate the distribution to serviced state financial institutions of examination report comments which may affect their data processing services. It also sets out language to be included in the agreement between the EDP servicer and the serviced institution and requires the institution's Board of Directors to review annually its contingency plan for loss of EDP support. (Effective May 14, 1985.)

Chapter 0180-14, Regulations Pertaining to Other Real Estate

This new rule sets guidelines for banks for disposing of real estate which has been acquired by the bank by judicial sales or foreclosures. (Effective July 14, 1985.)

Chapter 0180-15, Rules Pertaining to Interstate Banking

This rule, mandated by the passage of the "Tennessee Regional Reciprocal Banking Act" relates to certain filings with the Commissioner by a regional bank holding company or bank seeking to acquire a Tennessee bank or bank holding company. (Effective November 12, 1985.)

1986 PROPOSED DEPARTMENT LEGISLATION

Disclosure of Examination Reports

This bill would amend T.C.A. §45-2-1603 to add other states' bank regulatory agencies to those persons to which reports of examination may be disclosed.

1986 PROPOSED DEPARTMENT REGULATIONS

Credit Union Brokered Deposits (Chapter 0180-9)

This rule relates to the placement by brokers of credit union funds in insured financial institutions (Effective January 14, 1986.)

Electronic Data Processing (Chapter 0180-13)

This proposed rule would require state chartered financial institutions to notify the Commissioner before changing EDP servicers or before going to an in-house system and would give the Commissioner the authority to disapprove a servicer for cause.

BANKS

NEW STATE BANKS FORMALLY OPENED IN 1985

DATE OPENED	NAME OF BANK AND LOCATION
05-28-85	Bank of East Ridge East Ridge, TN
09-25-85	Nashville Bank of Commerce Nashville, TN

STATE BANKS MERGED IN 1985

DATE	
09-20-85	Farmers & Merchants Bank, Bethpage, merged with First & Peoples National Bank, Gallatin

NEW STATE BRANCHES FORMALLY OPENED IN 1985

DATE OPENED	NAME OF BANK	NEW BRANCH
02-28-85	Citizens Union Bank Rogersville, TN	Eastgate Shopping Center - ATM Rogersville, TN
04-01-85	Bank of Loudon County Lenoir City, TN	East Broadway Lenoir City, TN
05-02-85	Bank of Goodlettsville Goodlettsville, TN	Bank of Goodlettsville Express Bank Goodlettsville, TN
06-17-85	Merchants and Planters Bank Newport, TN	Dandridge Branch Dandridge, TN
08-19-85	Mid-South Bank and Trust Murfreesboro, TN	Memorial Boulevard Branch Murfreesboro, TN
08-26-85	Commerce Union Bank Memphis, TN	Poplar/Massey Branch Memphis, TN
08-15-85	First Southern Bank Mt. Juliet, TN	Southern Gold - ATM Mt. Juliet, TN
10-21-85	Citizens Bank of Blount County Maryville, TN	Airport Highway Branch Alcoa, TN

NEW STATE BRANCHES FORMALLY OPENED IN 1985

DATE OPENED	NAME OF BANK	NEW BRANCH
10-23-85	Security Bank & Trust Co. Cottage Grove, TN	Paris Landing Branch Buchanan, TN
10-30-85	Nashville Bank of Commerce Nashville, TN	Remote Service Facility Madison, TN
11-06-85	Commerce Union Bank Nashville, TN	Remote Service Facility Columbia, TN
11-18-85	Mid-South Bank & Trust Co. Murfreesboro, TN	North West Broad Murfreesboro, TN
12-16-85	Mid-South Bank & Trust Co. Murfreesboro, TN	Sparta Highway Branch McMinnville, TN
12-16-85	Nashville City Bank & Trust Nashville, TN	Brentwood Branch Brentwood, TN
12-16-85	Commerce Union Bank Johnson City, TN	Volunteer Parkway Branch Bristol, TN
12-16-85	Commerce Union Bank Johnson City, TN	West State Branch Bristol, TN
12-16-85	Bank of Tennessee Kingsport, TN	Ridgefield Road Branch Kingsport, TN
12-30-85	Farmers State Bank Scotts Hill, TN	Farmers State Bank Lexington, TN
12-31-85	Bank of Tennessee Kingsport, TN	Stone Drive Branch Kingsport, TN

BANK NAME CHANGES IN 1985

DATE	
04-26-85	Dover-Peoples Bank and Trust Company, Dover, changed its name to Peoples Bank
06-01-85	Midland Bank and Trust Company, Memphis, changed its name to First American Bank
10-01-85	Energy Bank, Oak Ridge, changed its name to Commerce Union Bank-Eastern

STATE BANKS PURCHASED AND ASSUMED IN 1985

DATE	NAME OF BANK AND LOCATION	PURCHASED BY
02-01-85	Citizens Fidelity Bank Bristol	Energy Bank Oak Ridge
02-08-85	Peoples Bank and Trust Company Wartburg	Citizens Bank and Trust Company Wartburg
06-28-85	First Bank and Trust Tracy City	First National Bank Shelbyville
09-04-85	Bank of Loretto Loretto	First Farmers and Merchants National Bank Columbia
09-12-85	First Security Bank of Dickson Dickson	Peoples Bank Vanleer

STATE BANK CAPITAL STOCK CHANGES IN 1985

Date	Name of Bank and Location	Increase/Decrease In Common/Preferred Stock	Outstanding Capital After Change
01-29-85	The Weakley County Bank, Dresden	$ 9,250-	$ 230,750
03-11-85	Citizens State Bank, South Pittsburg	80,000	255,000
03-12-85	Security Bank and Trust Company, Cottage Grove	65,000	150,000
04-17-85	Bank of Gleason, Gleason	100,000	200,000
04-17-85	Citizens Bank and Trust Company Wartburg	50,000	250,000
04-19-85	Citizens State Bank, Parsons	250,000 200,000*	610,000
05-03-85	The Peoples Bank of Elk Valley Fayetteville	1,000,000*	1,125,000
05-21-85	Citizens Central Bank, Murfreesboro	5,000,000*	6,000,000
05-28-85	First Bank of Maury County Columbia	1,545,000 500,000*	2,500,000
05-31-85	The Martin Bank, Martin	600,000	1,000,000
06-06-85	Pickett County Bank and Trust Co. Byrdstown	250,000	1,250,000
11-12-85	Marion Trust and Banking Co. Jasper	780,000	1,000,000

*Preferred Stock

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Anderson				
Commerce Union Bank Eastern	176,822	19,768	41,210	102,652
Bedford				
Bedford County Bank	44,497	4,916	25,245	12,936
Benton				
Bank of Camden	62,795	4,457	25,541	30,371
Blount				
American Fidelity Bank	18,868	1,296	2,531	12,693
Citizens Bank of Blount County	81,336	6,288	21,866	35,379
Bradley				
Cleveland Bank and Trust Company	129,286	6,291	39,053	73,066
First Citizens Bank of Cleveland	75,343	3,661	15,224	49,610
Merchants Bank	114,331	4,657	34,934	67,997
Campbell				
First State Bank	32,705	1,584	14,659	5,677
Union Bank	29,837	1,699	19,987	4,581
Cannon				
Bank of Cannon County	10,970	350	4,198	5,416
Bank of Commerce	78,688	4,978	35,343	31,165
Meltons Bank	365	216	120	28
Carroll				
Bank of Huntingdon	83,281	2,955	36,839	29,725
Bank of McLemoresville	41,384	3,076	3,853	20,298
Citizens Bank & Trust Company	6,406	364	3,814	1,759
Farmers & Merchants Bank	10,024	1,634	2,169	5,120
McKenzie Banking Company	47,818	3,790	27,773	12,348
Carter				
Carter County Bank	88,075	7,245	29,802	42,288
Citizens Bank	89,904	4,093	17,032	62,670
Cheatham				
Ashland City Bank & Trust	49,571	3,660	16,115	27,801
Cheatham State Bank	22,823	3,104	2,432	15,971
United Citizens Bank of Cheatham Co.	15,256	985	3,048	9,523
Chester				
Chester County Bank	16,584	1,310	3,812	10,556
First State Bank	67,098	4,096	17,054	16,044
Claiborne				
Citizens Bank	57,813	1,306	36,011	15,624
Claiborne County Bank	61,862	7,096	26,027	22,284
Commercial Bank of Claiborne Co.	33,715	1,558	7,514	22,229

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
1,232	160,950	32,417	128,533		12,661
201	39,174	5,105	34,069		4,490
301	56,254	6,507	49,747		5,653
294	17,520	2,302	15,218	500	501
379	74,505	7,016	67,489		5,386
720	110,923	17,037	93,886		11,874
502	67,688	12,142	55,546		5,392
796	101,751	16,925	84,826		10,257
102	28,996	4,346	24,650		3,494
44	26,391	4,376	22,015		3,142
76	10,100	789	9,311		784
714	71,807	8,699	63,108		5,345
	239	239			126
383	75,884	10,530	65,354		6,166
161	38,225	33,739	4,486		2,625
12	5,717	960	4,757		607
79	9,137	1,121	8,016		764
213	41,699	5,117	36,582		5,265
418	79,181	11,647	67,534		5,849
522	75,458	12,376	63,082		9,543
301	44,761	7,564	37,197		4,115
172	21,322	3,247	18,075		1,223
111	13,931	2,438	11,493		1,065
97	14,446	2,934	11,512		1,702
100	58,646	11,348	47,298		6,843
237	52,154	7,182	44,972		4,846
227	55,320	7,916	47,404		5,856
185	30,859	4,181	26,678		2,427

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Clay				
Bank of Celina	29,042	1,201	4,836	21,012
Clay County Bank	10,965	631	3,218	6,208
Cocke				
Merchants Planters Bank	95,273	3,491	42,609	44,987
Coffee				
American City Bank of Tullahoma	35,495	5,515	8,697	18,270
Coffee County Bank	15,733	2,087	3,698	7,287
Peoples Bank & Trust Company	30,781	1,436	13,184	11,252
Crockett				
Bank of Alamo	31,880	2,922	9,618	14,808
Bank of Crockett	31,565	1,652	10,888	15,243
Bank of Friendship	16,229	949	7,533	4,920
Bells Banking Company	16,113	622	5,081	7,450
Planters Bank of Maury City	8,298	1,085	1,101	3,667
Cumberland				
American Bank & Trust Company	18,296	1,321	1,415	13,362
Cumberland County Bank	48,843	3,895	12,463	26,273
Davidson				
Bank of Bellevue	7,481	633	990	4,864
Bank of Goodlettsville	107,817	3,566	35,893	59,027
Citizens Savings Bank & Trust Co.	31,205	2,854	6,745	16,763
Commerce Union Bank	1,956,500	318,694	251,385	1,194,326
Nashville Bank of Commerce	4,654	962		2,621
Nashville City Bank & Trust Co.	589,396	52,173	82,111	411,780
Decatur				
Citizens State Bank	17,107	1,758	5,331	9,155
Decatur County Bank	29,865	2,166	12,852	13,043
Farmers Bank	24,333	13,201	504	8,335
Dekalb				
Citizens Bank	46,986	1,770	28,372	13,680
Dekalb County Bank and Trust Co.	41,004	1,587	17,359	20,182
Liberty State Bank	20,812	1,305	2,355	13,008
Dickson				
Bank of Dickson	54,654	2,242	27,775	20,260
Farmers and Merchants Bank	9,507	475	5,148	3,409
Peoples Bank	37,773	1,993	12,970	19,652
Dyer				
Farmers Bank	22,785	1,468	2,572	16,004
Security State Bank	35,722	1,303	23,341	8,572

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
74	26,132	4,317	21,815		2,097
100	9,715	1,942	7,773		1,084
500	88,062	12,788	75,274		6,086
122	28,301	6,565	21,736		2,280
77	13,779	3,476	10,303		1,852
271	27,950	5,437	22,513		2,357
255	28,095	4,763	23,332		3,156
282	28,879	3,857	25,022		2,200
106	14,490	1,551	12,939	100	1,391
103	14,598	1,897	12,701		1,298
118	7,047	2,241	4,806		783
90	16,757	1,799	14,958		1,228
452	46,339	6,917	39,422		1,947
51	6,201	824	5,377		1,194
903	98,404	15,881	82,523		7,684
536	28,892	9,136	19,756		1,762
14,432	1,488,812	374,589	1,114,223	22,000	103,425
511	2,990	291	2,699		1,535
3,644	526,506	116,376	410,130	200	40,099
150	15,871	2,688	13,183	125	879
132	26,868	3,565	23,303		2,617
73	22,116	3,765	18,351		1,920
206	42,780	3,696	39,084		3,613
181	37,576	4,770	32,806		2,995
230	19,375	2,026	17,349		1,187
134	49,754	7,358	42,396		4,485
91	8,561	1,699	6,862		794
192	34,484	6,598	27,886		2,973
451	20,976	2,755	18,221		1,452
43	32,470	2,510	29,960		2,610

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Fayette				
First State Bank of Fayette Co.	20,530	1,851	8,473	6,399
Moscow Savings Bank	13,099	603	4,203	6,782
Oakland Deposit Bank	12,857	893	2,003	8,759
Somerville Bank & Trust Co.	57,985	3,000	12,863	36,387
Fentress				
Fentress County Bank	27,625	2,086	5,582	14,487
Union Bank	43,225	1,234	17,611	19,941
Franklin				
Franklin County Bank	35,530	3,528	2,822	21,118
Gibson				
Bank of Bradford	21,219	547	13,086	6,452
Bank of Commerce	25,120	2,263	11,892	9,894
Bank of Dyer	12,127	3,598	4,455	3,714
Bank of Trenton & Trust Company	23,125	3,916	5,193	10,680
Citizens State Bank	19,025	1,528	5,705	10,106
Farmers & Merchants Bank	21,242	1,855	6,962	11,930
Medina Banking Company	16,406	663	8,993	5,781
Merchants State Bank	83,643	4,821	50,274	24,504
Milan Banking Company	57,281	2,022	39,952	12,091
Giles				
Bank of Ardmore	45,246	2,300	11,139	27,711
Bank of Frankewing	14,370	465	4,114	8,907
Union Bank	86,322	2,679	41,457	34,323
Grainger				
Citizens Bk & Tr Co. of Grainger Co.	51,025	2,140	25,403	21,862
Greene				
Andrew Johnson Bank	26,871	1,934	3,512	17,033
Commerce Union Bank Greeneville	104,268	20,229	19,634	58,640
Greene County Bank	171,974	7,095	66,915	86,199
Hamblen				
Bank of Commerce	73,805	3,868	8,742	49,359
Hamilton Bank of Morristown	106,222	5,919	28,474	60,054
United Southern Bank of Morristown	28,172	6,714	2,838	13,931
Hamilton				
Commerce Union Bank Chattanooga	134,761	19,964	9,724	94,116
Pioneer Bank	336,982	22,464	92,898	174,343
The Bank of East Ridge	10,885	988	3,415	3,172
Volunteer Bk & Tr Co of Hamilton Co.	26,424	2,218	7,426	13,095
Hancock				
Citizens Bank	13,446	733	799	7,652

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
154	18,344	2,446	15,898		1,911
60	11,539	1,394	10,145		1,395
83	11,660	1,788	9,872		918
8	50,071	6,959	43,112		7,246
367	24,829	4,597	20,232		2,233
501	36,573	5,254	31,319		6,162
141	32,574	5,034	27,540		2,352
56	19,065	2,013	17,052		1,789
183	20,970	2,904	18,066		2,284
50	11,023	1,138	9,885		896
316	21,224	3,633	17,591		1,539
91	16,983	2,680	14,303		1,723
150	18,941	2,396	16,545		1,912
59	14,632	1,846	12,786		1,508
307	75,729	9,805	65,924		5,803
131	52,167	6,599	45,568		3,816
420	42,375	6,853	35,522		2,601
102	12,673	1,197	11,476		1,499
552	78,181	11,054	67,127		7,020
215	45,208	8,688	36,520		4,985
250	24,167	4,093	20,074		1,810
577	93,781	14,867	78,914		8,653
570	150,906	16,794	134,112		16,154
261	71,427	10,797	60,630		755
514	93,215	15,872	77,343		7,257
193	25,641	5,712	19,929		2,319
941	125,503	31,791	93,712	500	7,462
2,097	287,855	64,317	223,538		43,483
13	9,211	1,420	7,791		1,316
104	23,136	2,886	20,250		2,635
231	11,961	4,030	7,931		1,018

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Hardeman				
Bank of Bolivar	29,814	2,378	6,618	16,048
Bank of Middleton	20,181	1,147	5,540	11,543
Hardeman County Bank	60,146	4,064	10,103	39,024
Merchants Planters Bank	23,840	2,818	6,393	12,745
Whiteville Savings Bank	22,413	5,079	8,571	7,454
Hardin				
Citizens Bank	42,582	1,207	20,196	16,130
Hardin County Bank	46,501	3,306	12,490	27,355
Hawkins				
Citizens Union Bank	151,986	6,107	76,346	59,188
Haywood				
Brownsville Bank	80,970	10,822	25,629	38,048
The First State Bank	65,010	4,767	28,690	25,876
Henderson				
Central State Bank	78,145	3,882	35,845	29,548
Farmers State Bank	20,322	2,615	6,756	9,610
Peoples Bank	12,258	647	7,710	2,666
Henry				
Commercial Bank & Trust Company	115,638	4,595	54,271	53,307
Farmers Bank & Trust Company	12,045	422	3,655	6,621
Security Bank & Trust Company	31,011	1,242	11,097	16,914
Hickman				
Security Bank & Trust Company	29,571	1,681	14,584	12,311
Houston				
Erin Bank & Trust Company	22,994	1,025	10,928	8,643
Humphreys				
Commerce Union Bank Humphreys Co.	48,146	8,842	10,069	24,400
Jackson				
Citizens Bank	16,215	523	4,889	8,027
Jackson County Bank	35,983	1,403	17,452	15,995
Jefferson				
First Peoples Bank of Jefferson Co.	48,173	2,484	11,974	29,254
Johnson				
Farmers State Bank	48,051	3,171	20,215	19,503
Johnson County Bank	19,488	1,550	7,286	9,479
Knox				
Valley Fidelity Bank	363,472	23,782	132,981	180,795

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
43	27,454	4,232	23,222		1,953
116	18,434	2,063	16,371		1,425
769	55,723	6,649	49,074		3,742
112	21,900	2,361	19,539		1,356
114	20,310	1,700	18,610		1,650
271	39,021	6,970	32,051		2,787
243	42,351	6,173	36,178		3,432
969	134,882	19,536	115,346		14,991
311	71,133	8,989	62,144		8,174
342	58,010	7,259	50,751		5,919
503	68,590	10,067	58,523		7,945
127	17,704	2,494	15,210		2,009
10	11,011	1,181	9,830		992
377	104,690	10,847	93,843		9,631
50	10,856	856	10,000		860
82	27,818	2,056	25,762	200	1,933
144	25,071	2,689	22,382		3,915
82	19,614	3,546	16,068		3,093
246	43,890	6,893	36,997	443	3,054
144	14,559	1,352	13,207		1,516
316	32,442	6,569	25,873		2,685
301	43,895	6,203	37,692		3,098
300	43,152	6,939	36,213		4,432
101	17,499	1,808	15,691		1,640
2,073	304,619	69,122	235,497		30,769

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Lake				
First State Bank & Trust Company	26,286	2,431	11,603	10,123
Lauderdale				
Bank of Halls	28,385	1,421	18,080	6,801
Bank of Ripley	68,124	7,688	26,297	30,303
Farmers Union Bank	51,386	10,752	21,498	17,903
Gates Banking & Trust Company	14,922	413	5,607	5,794
The Lauderdale County Bank	9,165	835	1,588	5,271
Lawrence				
Commerce Union of Lawrence County	63,877	17,589	8,778	35,193
Farmers Bank of Lawrence County	20,656	2,035	8,966	7,438
Lewis				
First Citizens Bank of Hohenwald	35,981	3,064	16,287	15,171
Lewis County Bank	13,054	1,598	3,641	7,040
Lincoln				
Lincoln County Bank	44,614	2,301	7,618	31,256
The Peoples Bank of Elk Valley	22,964	2,569	3,625	15,308
Loudon				
Bank of Loudon County	69,291	4,763	30,823	26,717
Merchants and Farmers Bank	22,893	1,160	10,531	9,281
McMinn				
Bank of Niota	12,102	639	4,717	5,192
City & County Bank in McMinn Co.	28,623	1,843	6,589	15,286
Riceville Bank	14,568	1,111	2,619	8,875
Southern United Bank of McMinn Co.	23,563	3,823	7,806	8,843
McNairy				
Bank of Adamsville	18,961	1,257	7,258	8,858
Farmers and Merchants Bank	16,684	4,283	3,850	7,269
Home Banking Company	9,744	958	2,876	3,930
Selmer Bank and Trust	51,563	3,173	22,123	23,557
Macon				
Citizens Bank	54,162	2,834	18,549	28,599
Macon Bank & Trust Company	64,547	4,702	25,253	29,027
Marion				
Citizens State Bank	20,444	893	7,194	11,139
First Bank of Marion County	84,602	7,912	18,368	50,809
Marion Trust and Banking Company	43,486	3,451	15,043	21,917
Marshall				
Bank of Belfast	8,429	472	1,883	5,453
Farmers Bank	16,533	1,129	1,547	12,219

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
100	23,363	4,376	18,987		2,665
104	25,375	2,003	23,372		2,507
310	60,473	7,405	53,068	100	6,414
261	46,284	5,108	41,176		4,441
111	13,530	2,032	11,498		1,172
46	7,945	2,076	5,869		1,094
1,020	59,327	6,846	52,481		3,474
26	18,813	2,411	16,402		1,343
165	32,727	4,643	28,084		2,616
140	11,780	916	10,864		1,166
309	40,269	9,209	31,060		3,702
150	21,584	5,963	15,621		1,158
170	62,591	7,499	55,092		4,290
111	20,455	2,349	18,106		1,740
39	10,944	2,348	8,596		1,051
159	26,102	6,742	19,360	500	1,651
275	13,838	2,686	11,152		624
105	21,140	2,478	18,662		1,557
129	17,016	3,204	13,812		1,664
9	15,127	2,953	12,174		1,313
50	8,879	1,260	7,619		732
179	45,840	7,210	38,630		5,018
295	47,999	5,584	42,415		5,584
223	57,564	7,843	49,721		5,123
218	18,781	2,845	15,936		1,360
261	76,895	11,419	65,476		6,438
275	38,169	4,500	33,669		3,333
65	7,568	1,068	6,500		682
249	15,270	1,649	13,621		1,066

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Marshall				
First State Bank	12,475	3,708	2,837	2,574
Peoples and Union Bank	62,822	4,872	31,604	22,524
Maury				
Middle Tennessee Bank	143,298	6,055	74,023	44,893
The First Bank of Maury County	19,680	1,706	4,375	8,941
Meigs				
Meigs County Bank	28,721	1,448	5,124	19,357
Monroe				
Bank of Madisonville	69,302	2,371	29,502	33,966
Sweetwater Valley Bank	77,831	3,668	21,554	42,808
Montgomery				
Commerce Union Bank Clarksville	105,507	12,396	23,720	63,606
Northern Bank of Tennessee	170,609	8,536	42,373	109,186
Moore				
The Farmers Bank of Lynchburg, TN	38,589	2,065	23,357	9,538
Morgan				
Citizens Bank & Trust Company	41,910	3,738	21,217	14,919
Obion				
Bank of Obion County	15,914	533	3,777	9,547
Bank of Troy	29,181	997	4,828	20,536
Commerce Union Bank Union City	87,025	14,699	19,728	48,333
Commercial Bank	17,649	1,012	7,622	7,176
Farmers Bank	9,278	966	4,261	3,335
First State Bank	25,280	2,253	9,505	11,772
Reelfoot Bank	31,095	2,096	4,210	20,447
Overton				
Union Bank & Trust Company	71,636	2,005	13,424	48,232
Perry				
Bank of Perry County	16,293	1,309	3,420	9,454
First State Bank	29,554	694	10,232	16,153
Pickett				
Peoples Bank & Trust Company	16,488	1,129	1,874	11,226
Pickett County Bank & Trust Company	22,415	546	10,654	9,780
Polk				
Benton Banking Company	18,836	1,049	4,239	12,086
Ducktown Banking Company	46,443	1,833	13,530	28,131
Peoples Bank of Polk County	8,052	630	1,043	5,532

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
53	10,837	2,533	8,304		1,501
235	56,882	9,918	46,964		4,952
360	130,070	13,863	116,207		10,860
49	18,430	2,283	16,147		883
144	26,099	3,146	22,953		2,228
166	62,555	6,082	56,473		5,560
177	68,085	12,648	55,437		6,651
627	95,247	14,220	81,027	261	7,998
1,100	151,132	26,455	124,677		13,115
136	33,782	5,163	28,619		4,238
95	38,564	5,541	33,023		2,833
122	14,689	1,779	12,910		933
315	26,375	3,480	22,895	300	2,090
484	77,630	9,240	68,390		7,967
72	15,450	1,683	13,767		1,896
180	8,245	1,195	7,050		862
374	22,627	2,854	19,773		2,248
239	28,388	7,483	20,905		2,356
1,302	62,107	7,357	54,750		8,663
129	14,626	4,869	9,757		1,377
253	26,745	2,613	24,132		2,340
112	14,915	990	13,925		1,144
106	19,538	2,014	17,524		2,421
114	17,202	4,678	12,524		1,414
217	42,205	5,028	37,177		3,578
80	7,483	799	6,684		451

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Putnam				
American Bank & Trust	90,987	4,104	16,624	58,706
Bank of Putnam County	67,643	3,029	23,405	33,420
Citizens Bank of Cookeville, TN	148,276	8,203	42,498	89,025
Rhea				
First Bank of Rhea County	28,246	2,879	6,344	17,220
Roane				
Bank of Roane County	105,392	7,224	26,139	58,579
Robertson				
Bank of Orlinda	5,830	546	2,283	1,519
Rutherford				
Citizens Central Bank	24,811	2,857	6,329	13,966
Commerce Union of Rutherford Co.	118,045	28,919	23,260	60,274
Mid-South Bank and Trust Company	392,862	36,210	121,779	219,719
Scott				
First Trust and Savings Bank	48,724	1,987	16,132	28,407
Sequatchie				
Citizens Bank of Dunlap & Pikeville	18,261	1,280	4,418	11,725
Sequatchie County Bank	26,389	2,055	11,886	10,930
Sevier				
Sevier County Bank	85,583	19,682	30,992	31,475
Tennessee State Bank	59,594	3,153	9,713	42,760
Shelby				
Bank of Bartlett	57,409	4,911	9,984	38,199
Barretville Bank & Trust Company	148,765	12,120	44,638	60,606
Citizens Bank	11,972	491	3,847	5,414
Commerce Union Bank of Memphis	225,963	32,178	31,521	149,488
Commercial & Industrial Bank	447,703	38,463	21,456	281,420
First American Bank	563,824	55,345	243,216	166,251
Tennessee Bank & Trust	13,700	686	3,269	8,646
The Community Bank of Germantown	100,490	6,255	25,832	63,393
Tri-State Bank of Memphis	45,437	3,898	21,461	17,245
United American Bank of Memphis	145,570	20,461	26,152	94,314
Smith				
Citizens Bank	114,450	3,463	49,386	57,145
Stewart				
Citizens Cumberland City Bank	16,148	553	6,010	7,954
Farmers and Merchants Bank	10,907	508	1,712	7,414
Farmers Bank and Trust Company	8,283	771	1,794	4,940
Peoples Bank	31,151	735	9,883	19,167

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
515	83,789	11,137	72,652		6,299
205	61,514	7,801	53,713		5,090
1,011	130,326	19,873	110,453		12,449
137	25,033	4,165	20,868		1,981
577	96,187	11,478	84,709		7,305
43	5,249	976	4,273		532
218	23,060	6,901	16,159		1,191
544	103,740	15,216	88,524	2,000	8,328
2,667	332,383	52,414	279,969		22,814
332	44,410	5,531	38,879		3,872
99	16,839	2,768	14,071		1,127
270	22,205	2,419	19,786		3,673
342	77,228	8,811	68,417		6,828
353	54,817	8,342	46,475		3,836
287	53,498	11,928	41,570		2,971
100	125,349	25,374	99,975		21,709
57	10,914	1,572	9,342		856
1,495	190,284	50,141	140,143	1,750	12,133
2,839	415,892	96,349	319,543	4,000	24,040
2,357	455,154	110,819	344,335		42,314
57	11,693	1,309	10,384		1,735
307	91,132	16,272	74,860		6,537
275	40,788	11,243	29,545		4,126
1,853	128,091	35,168	92,923		9,551
382	98,084	10,542	87,542		14,547
60	14,589	1,734	12,855		1,338
47	10,093	2,018	8,075		684
69	7,608	914	6,694		575
144	26,861	2,861	24,000		3,533

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Sullivan				
Bank of Tennessee	70,713	5,026	30,832	31,407
Tri City Bank and Trust Company	192,405	13,839	62,075	96,899
Sumner				
Commerce Union Bank of Sumner Co.	79,666	17,965	17,950	36,049
Farmers Bank	62,258	4,097	18,128	34,353
Volunteer State Bank	59,119	4,997	12,231	34,827
Tipton				
Bank of Mason	3,952	578	1,001	1,383
Brighton Bank	11,228	1,698	2,325	5,182
First State Bank	63,741	9,763	17,830	32,880
Munford Union Bank	25,964	1,757	9,792	12,308
Tipton County Bank	113,372	16,824	38,944	48,146
Union Savings Bank	35,218	7,453	12,733	12,335
Trousdale				
Bank of Hartsville	22,905	783	8,905	9,919
Citizens Bank	21,046	1,344	3,454	13,740
Union				
First State Bank	21,077	1,452	8,975	9,772
Union County Bank	32,902	1,343	6,699	20,841
Van Buren				
Citizens Bank	9,675	475	3,228	5,583
Warren				
Citizens State Bank	12,203	875	3,240	6,817
City Bank and Trust Company	139,243	6,566	53,578	69,592
Washington				
Commerce Union Bank Tri-Cities	59,493	11,947	7,067	36,049
Hamilton Bank of Upper East Tenn	212,255	12,950	66,919	117,379
Wayne				
Bank of Waynesboro	34,353	1,114	13,112	17,016
Peoples Bank	27,150	2,206	3,207	18,567
Wayne County Bank	32,912	1,786	6,738	22,145
Weakley				
Bank of Gleason	28,957	1,762	10,933	13,682
Bank of Sharon	33,970	2,347	16,909	13,710
City State Bank	41,064	1,883	17,125	20,159
Dukedom Bank	16,540	2,263	5,656	7,388
Greenfield Banking Company	26,165	1,129	10,951	11,563
Martin Bank	38,666	2,405	15,993	17,178
Weakley County Bank	25,697	8,806	4,050	11,515

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
500	63,515	12,607	50,908		4,438
895	175,607	27,371	148,236	998	12,907
361	72,820	10,901	61,919		5,592
378	54,588	10,162	44,426		5,947
441	53,797	10,567	43,230	100	4,282
9	3,327	1,026	2,301		572
62	10,151	1,918	8,233		809
633	55,399	8,049	47,350		4,371
122	22,690	2,336	20,354		2,301
1,300	101,265	13,979	87,286		7,868
203	31,946	5,350	26,596		2,589
91	20,426	3,453	16,973		2,060
120	18,864	3,635	15,229		1,728
72	19,329	2,364	16,965		1,478
244	30,436	4,094	26,342	30	344
60	8,677	1,513	7,164		920
112	11,218	2,236	8,982	75	835
784	127,477	15,064	112,413		10,065
743	50,826	11,109	39,717		4,976
1,685	181,523	31,632	149,891		15,137
111	29,347	3,791	25,556		3,974
121	25,740	4,194	21,546		1,219
201	28,777	4,116	24,661		3,579
196	25,821	3,417	22,404		2,917
150	29,107	2,967	26,140		3,562
211	37,047	4,189	32,858		3,375
75	15,348	1,884	13,464		942
243	23,598	2,413	21,185		2,263
175	35,479	10,280	25,199		2,826
132	23,327	3,057	20,270		2,144

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Leases
Williamson				
Williamson County Bank	289,343	16,850	58,171	202,909
Wilson				
First Southern Bank	39,551	4,236	6,584	26,708
Lebanon Bank	116,713	9,774	43,690	56,876
Peoples Bank	62,679	6,525	17,343	35,601

CHARTERED BANKS ON DECEMBER 31, 1985

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
2,145	261,205	42,313	218,892	300	20,090
437	36,167	9,147	27,020		2,844
394	105,587	18,998	86,589		8,738
427	57,680	9,095	48,585		4,403

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Anderson			
Commerce Union Bank Eastern	63.8	79.9	7.2
Bedford			
Bedford County Bank	33.0	87.0	10.1
Benton			
Bank of Camden	54.0	88.4	9.0
Blount			
American Fidelity Bank	72.4	86.9	5.3
Citizens Bank of Blount County	47.5	90.6	6.6
Bradley			
Cleveland Bank & Trust Company	65.9	84.6	9.2
First Citizens Bank of Cleveland	73.3	82.1	7.2
Merchants Bank	66.8	83.4	9.0
Campbell			
First State Bank	19.6	85.0	10.7
Union Bank	17.4	83.4	10.5
Cannon			
Bank of Cannon County	53.6	92.2	7.1
Bank of Commerce	43.4	87.9	6.8
Meltons Bank	11.7		34.5
Carroll			
Bank of Huntingdon	39.2	86.1	7.4
Bank of McLemoresville	53.1	11.7	6.3
Citizens Bank and Trust Company	30.8	83.2	9.5
Farmers and Merchants Bank	56.0	87.7	7.6
McKenzie Banking Company	29.6	87.7	11.0
Carter			
Carter County Bank	53.4	85.3	6.6
Citizens Bank	83.1	83.6	10.6
Cheatham			
Ashland City Bank & Trust	62.1	83.1	8.3
Cheatham State Bank	74.9	84.8	5.4
United Citizens Bank of Cheatham Co.	68.4	82.5	7.0
Chester			
Chester County Bank	73.1	79.7	10.3
First State Bank	27.4	80.7	10.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Claiborne			
Citizens Bank	30.0	86.2	8.4
Claiborne County Bank	40.3	85.7	9.5
Commercial Bank of Claiborne Co.	72.0	86.5	7.2
Clay			
Bank of Celina	80.4	83.5	7.2
Clay County Bank	63.9	80.0	9.9
Cocke			
Merchants Planters Bank	51.1	85.5	6.4
Coffee			
American City Bank of Tullahoma	64.6	76.8	6.4
Coffee County Bank	52.9	74.8	11.8
Peoples Bank and Trust Company	40.3	80.5	7.7
Crockett			
Bank of Alamo	52.7	83.0	9.9
Bank of Crockett	52.8	86.6	7.0
Bank of Friendship	34.0	89.3	9.2
Bells Banking Company	51.0	87.0	8.1
Planters Bank of Maury City	52.0	68.2	9.4
Cumberland			
American Bank & Trust Company	79.7	89.3	6.7
Cumberland County Bank	56.7	85.1	4.0
Davidson			
Bank of Bellevue	78.4	86.7	16.0
Bank of Goodlettsville	60.0	83.9	7.1
Citizens Savings Bank & Trust Co.	58.0	68.4	5.6
Commerce Union Bank	74.7	76.6	6.4
Nashville Bank of Commerce	87.7	90.3	33.0
Nashville City Bank and Trust Co.	78.2	77.9	6.8
Decatur			
Citizens State Bank	57.7	83.1	5.9
Decatur County Bank	48.5	86.7	8.8
Farmers Bank	37.7	83.0	7.9
Dekalb			
Citizens Bank	32.0	91.4	7.7
Dekalb County Bank & Trust Co.	53.7	87.3	7.3
Liberty State Bank	67.1	89.5	5.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Dickson			
Bank of Dickson	40.7	85.2	8.2
Farmers and Merchants Bank	39.8	80.2	8.4
Peoples Bank	57.0	80.9	7.9
Dyer			
Farmers Bank	76.3	86.9	6.4
Security State Bank	26.4	92.3	7.3
Fayette			
First State Bank of Fayette County	34.9	86.7	9.3
Moscow Savings Bank	58.8	87.9	10.6
Oakland Deposit Bank	75.1	84.7	7.1
Somerville Bank and Trust Company	72.7	86.1	12.5
Fentress			
Fentress County Bank	58.3	81.5	8.1
Union Bank	54.5	85.6	14.3
Franklin			
Franklin County Bank	64.8	84.5	6.6
Gibson			
Bank of Bradford	33.8	89.4	8.4
Bank of Commerce	47.2	86.2	9.1
Bank of Dyer	33.7	89.7	7.4
Bank of Trenton and Trust Company	50.3	82.9	6.7
Citizens State Bank	59.5	84.2	9.1
Farmers and Merchants Bank	63.0	87.4	9.0
Medina Banking Company	39.5	87.4	9.2
Merchants State Bank	32.4	87.1	6.9
Milan Banking Company	23.2	87.4	6.7
Giles			
Bank of Ardmore	65.4	83.8	5.7
Bank of Frankewing	70.3	90.6	10.4
Union Bank	43.9	85.9	8.1
Grainger			
Citizens Bank & Trust Company	48.4	80.8	9.8
Greene			
Andrew Johnson Bank	70.5	83.1	6.7
Commerce Union Bank Greeneville	62.5	84.1	8.3
Greene County Bank	57.1	88.9	9.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Hamblen			
Bank of Commerce	69.1	84.9	1.0
Hamilton Bank of Morristown	64.4	83.0	6.8
United Southern Bank of Morristown	54.3	77.7	8.2
Hamilton			
Commerce Union Bank Chattanooga	75.0	74.7	5.9
Pioneer Bank	60.6	77.7	12.9
The Bank of East Ridge	34.4	84.6	12.1
Volunteer Bk & Tr Co of Hamilton Co.	56.6	87.5	10.0
Hancock			
Citizens Bank	64.0	66.3	7.6
Hardeman			
Bank of Bolivar	58.5	84.6	6.6
Bank of Middleton	62.6	88.8	7.1
Hardeman County Bank	70.0	88.1	6.2
Merchants Planters Bank	58.2	89.2	5.7
Whiteville Savings Bank	36.7	91.6	7.4
Hardin			
Citizens Bank	41.3	82.1	6.5
Hardin County Bank	64.6	85.4	7.4
Hawkins			
Citizens Union Bank	43.9	85.5	9.9
Haywood			
Brownsville Bank	53.5	87.4	10.1
The First State Bank	44.6	87.5	9.1
Henderson			
Central State Bank	43.1	85.3	10.2
Farmers State Bank	54.3	85.9	9.9
Peoples Bank	24.2	89.3	8.1
Henry			
Commercial Bank & Trust Company	50.9	89.6	8.3
Farmers Bank & Trust Company	61.0	92.1	7.1
Security Bank & Trust Company	60.8	92.6	6.9
Hickman			
Security Bank & Trust Company	49.1	89.3	13.2

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Houston			
Erin Bank & Trust Company	44.1	81.9	13.5
Humphreys			
Commerce Union Bank Humphreys Co.	55.6	84.3	7.3
Jackson			
Citizens Bank	55.1	90.7	9.3
Jackson County Bank	49.3	79.8	7.5
Jefferson			
First Peoples Bank of Jefferson Co.	66.6	85.9	6.4
Johnson			
Farmers State Bank	45.2	83.9	9.2
Johnson County Bank	54.2	89.7	8.4
Knox			
Valley Fidelity Bank	59.4	77.3	8.5
Lake			
First State Bank & Trust Company	43.3	81.3	10.1
Lauderdale			
Bank of Halls	26.8	92.1	8.8
Bank of Ripley	50.1	87.8	9.6
Farmers Union Bank	38.7	89.0	8.6
Gates Banking and Trust Company	42.8	85.0	7.9
The Lauderdale County Bank	66.3	73.9	11.9
Lawrence			
Commerce Union of Lawrence County	59.3	88.5	5.4
Farmers Bank of Lawrence County	39.5	87.2	6.5
Lewis			
First Citizens Bank of Hohenwald	46.4	85.8	7.3
Lewis County Bank	59.8	92.2	8.9
Lincoln			
Lincoln County Bank	77.6	77.1	8.3
The Peoples Bank of Elk Valley	70.9	72.4	5.0
Loudon			
Bank of Loudon County	42.7	88.0	6.2
Merchants and Farmers Bank	45.4	88.5	7.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
McMinn			
Bank of Niota	47.4	78.5	8.7
City and County Bank in McMinn Co.	58.6	74.2	7.5
Riceville Bank	64.1	80.6	4.3
Southern United Bank of McMinn Co.	41.8	88.3	6.6
McNairy			
Bank of Adamsville	52.1	81.2	8.8
Farmers and Merchants Bank	48.1	80.5	7.9
Home Banking Company	44.3	85.8	7.5
Selmer Bank and Trust	51.4	84.3	9.7
Macon			
Citizens Bank	59.6	88.4	10.3
Macon Bank and Trust Company	50.4	86.4	7.9
Marion			
Citizens State Bank	59.3	84.9	6.7
First Bank of Marion County	66.1	85.1	7.6
Marion Trust and Banking Company	57.4	88.2	7.7
Marshall			
Bank of Belfast	72.1	85.9	8.1
Farmers Bank	80.0	89.2	6.4
First State Bank	23.8	76.6	12.0
Peoples and Union Bank	39.6	82.6	7.9
Maury			
Middle Tennessee Bank	34.5	89.3	7.6
The First Bank of Maury County	48.5	87.6	4.5
Meigs			
Meigs County Bank	74.2	87.9	7.8
Monroe			
Bank of Madisonville	54.3	90.3	8.0
Sweetwater Valley Bank	62.9	81.4	8.5
Montgomery			
Commerce Union Bank Clarksville	66.8	85.1	7.8
Northern Bank of Tennessee	72.2	82.5	7.7
Moore			
The Farmers Bank of Lynchburg, TN	28.2	84.7	11.0
Morgan			
Citizens Bank and Trust Company	38.7	85.6	6.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Obion			
Bank of Obion County	65.0	87.9	5.9
Bank of Troy	77.9	86.8	8.2
Commerce Union Bank Union City	62.3	88.1	9.2
Commercial Bank	46.4	89.1	10.7
Farmers Bank	40.4	85.5	9.3
First State Bank	52.0	87.4	8.9
Reelfoot Bank	72.0	73.6	7.6
Overton			
Union Bank & Trust Company	77.7	88.2	12.1
Perry			
Bank of Perry County	64.6	66.7	8.5
First State Bank	60.4	90.2	7.9
Pickett			
Peoples Bank & Trust Company	75.3	93.4	6.9
Pickett County Bank & Trust Co.	50.1	89.7	10.8
Polk			
Benton Banking Company	70.3	72.8	7.5
Ducktown Banking Company	66.7	88.1	7.7
Peoples Bank of Polk County	73.9	89.3	5.6
Putnam			
American Bank & Trust Company	70.1	86.7	6.9
Bank of Putnam County	54.3	87.3	7.5
Citizens Bank of Cookeville, TN	68.3	84.8	8.4
Rhea			
First Bank of Rhea County	68.8	83.4	7.0
Roane			
Bank of Roane County	60.9	88.1	6.9
Robertson			
Bank of Orlinda	28.9	81.4	9.1
Rutherford			
Citizens Central Bank	60.6	70.1	4.8
Commerce Union of Rutherford Co.	58.1	85.3	8.7
Mid-South Bank & Trust Company	66.1	84.2	5.8
Scott			
First Trust & Savings Bank	64.0	87.5	7.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Sequatchie			
Citizens Bank of Dunlap & Pikeville	69.6	83.6	6.2
Sequatchie County Bank	49.2	89.1	13.9
Sevier			
Sevier County Bank	40.8	88.6	8.0
Tennessee State Bank	78.0	84.8	6.4
Shelby			
Bank of Bartlett	71.4	77.7	5.2
Barretville Bank & Trust Co.	48.3	79.8	14.6
Citizens Bank	49.6	85.6	7.2
Commerce Union Bank of Memphis	78.6	73.6	6.1
Commercial and Industrial Bank	67.7	76.8	6.3
First American Bank	36.5	75.7	7.5
Tennessee Bank & Trust	73.9	88.8	12.7
The Community Bank of Germantown	69.6	82.1	6.5
Tri-State Bank of Memphis	42.3	72.4	9.1
United American Bank of Memphis	73.6	72.5	6.6
Smith			
Citizens Bank	58.3	89.3	12.7
Stewart			
Citizens Cumberland City Bank	54.5	88.1	8.3
Farmers and Merchants Bank	73.5	80.0	6.3
Farmers Bank and Trust Company	64.9	88.0	6.9
Peoples Bank	71.4	89.3	11.3
Sullivan			
Bank of Tennessee	49.4	80.2	6.3
Tri City Bank and Trust Company	55.2	84.4	7.2
Sumner			
Commerce Union of Sumner County	49.5	85.0	7.0
Farmers Bank	62.9	81.4	9.6
Volunteer State Bank	64.7	80.4	7.4
Tipton			
Bank of Mason	41.6	69.2	14.5
Brighton Bank	51.0	81.1	7.2
First State Bank	59.4	85.5	6.9
Munford Union Bank	54.2	89.7	8.9
Tipton County Bank	47.5	86.2	6.9
Union Savings Bank	38.6	83.3	7.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1985

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Trousdale			
Bank of Hartsville	48.6	83.1	9.0
Citizens Bank	72.8	80.7	8.2
Union			
First State Bank	50.6	87.8	7.0
Union County Bank	68.5	86.5	1.1
Van Buren			
Citizens Bank	64.3	82.6	9.5
Warren			
Citizens State Bank	60.8	80.1	7.5
City Bank and Trust Company	54.6	88.2	7.2
Washington			
Commerce Union Bank Tri-Cities	70.9	78.1	8.4
Hamilton Bank of Upper East Tenn	64.7	82.6	7.1
Wayne			
Bank of Waynesboro	58.0	87.1	11.6
Peoples Bank	72.1	83.7	4.5
Wayne County Bank	77.0	85.7	10.9
Weakley			
Bank of Gleason	53.0	86.8	10.1
Bank of Sharon	47.1	89.8	10.5
City State Bank	54.4	88.7	8.2
Dukedom Bank	48.1	87.7	5.7
Greenefield Banking Company	49.0	89.8	8.6
Martin Bank	48.4	71.0	7.3
Weakley County Bank	49.4	86.9	8.3
Williamson			
Williamson County Bank	77.7	83.8	7.0
Wilson			
First Southern Bank	73.8	74.7	7.2
Lebanon Bank	53.9	82.0	7.5
Peoples Bank	61.7	84.2	7.0
STATE BANK AVERAGE	60.0	82.2	7.8

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1985

(In Thousands)

Name of Bank	Location	Total Assets	1985 Rank	1984 Rank
Commerce Union Bank	Nashville	1,956,500	1	1
Nashville City Bank & Trust Company	Nashville	589,396	2	2
First American Bank	Memphis	563,824	3	4
Commercial and Industrial	Memphis	447,703	4	3
Mid-South Bank and Trust Company	Murfreesboro	392,862	5	6
Valley Fidelity Bank	Knoxville	363,472	6	5
Pioneer Bank	Chattanooga	336,982	7	7
Williamson County Bank	Franklin	289,343	8	8
Commerce Union Bank of Memphis	Memphis	225,963	9	10
Hamilton Bank of Upper East Tenn	Johnson City	212,255	10	9
Tri-City Bank and Trust Company	Blountville	192,405	11	12
Commerce Union Bank Eastern	Oak Ridge	176,822	12	11
Greene County Bank	Greeneville	171,974	13	13
Northern Bank of Tennessee	Clarksville	170,609	14	14
Citizens Union Bank	Rogersville	151,986	15	16
Barretville Bank & Trust Company	Millington	148,765	16	17
Citizens Bank of Cookeville, Tenn	Cookeville	148,276	17	15
United American Bank of Memphis	Memphis	145,570	18	19
Middle Tennessee Bank	Columbia	143,298	19	20
City Bank and Trust Company	McMinnville	139,243	20	18
Commerce Union Bank Chattanooga	Chattanooga	134,761	21	24
Cleveland Bank and Trust Company	Cleveland	129,286	22	22
Commerce Union of Rutherford County	Murfreesboro	118,045	23	21
Lebanon Bank	Lebanon	116,713	24	29
Commercial Bank & Trust Company	Paris	115,638	25	26
Citizens Bank	Carthage	114,450	26	28
Merchants Bank	Cleveland	114,331	27	27
Tipton County Bank	Covington	113,372	28	23
Bank of Goodlettsville	Goodlettsville	107,817	29	31
Hamilton Bank of Morristown	Morristown	106,222	30	32
Commerce Union Bank Clarksville	Clarksville	105,507	31	33
Bank of Roane County	Harriman	105,392	32	30
Commerce Union Bank Greeneville	Greeneville	104,268	33	25
The Community Bank of Germantown	Germantown	100,490	34	43
Merchants Planters Bank	Newport	95,273	35	34
American Bank and Trust	Cookeville	90,987	36	36
Citizens Bank	Elizabethton	89,904	37	38
Carter County Bank	Elizabethton	88,075	38	39
Commerce Union Bank Union City	Union City	87,025	39	37
Union Bank	Pulaski	86,322	40	42
Sevier County Bank	Sevierville	85,583	41	40
First Bank of Marion County	South Pittsburg	84,602	42	44
Merchants State Bank	Humboldt	83,643	43	45
Bank of Huntingdon	Huntingdon	83,281	44	41

Name of Bank	Location	Total Assets	1985 Rank	1984 Rank
Citizens Bank of Blount County	Maryville	81,336	45	54
Brownsville Bank	Brownsville	80,970	46	48
Commerce Union of Sumner County	Gallatin	79,666	47	51
Bank of Commerce	Woodbury	78,688	48	47
Central State Bank	Lexington	78,145	49	49
Sweetwater Valley Bank	Sweetwater	77,831	50	52
First Citizens Bank of Cleveland	Cleveland	75,343	51	50
Bank of Commerce	Morristown	73,805	52	35
Union Bank and Trust Company	Livingston	71,636	53	46
Bank of Tennessee	Kingsport	70,713	54	53
Bank of Madisonville	Madisonville	69,302	55	55
Bank of Loudon County	Lenoir City	69,291	56	66
Bank of Ripley	Ripley	68,124	57	61
Bank of Putnam County	Cookeville	67,643	58	57
First State Bank	Henderson	67,098	59	58
The First State Bank	Brownsville	65,010	60	60
Macon Bank and Trust Company	Lafayette	64,547	61	59
Commerce Union of Lawrence County	Lawrenceburg	63,877	62	63
First State Bank	Covington	63,741	63	62
Peoples and Union Bank	Lewisburg	62,822	64	67
Bank of Camden	Camden	62,795	65	64
Peoples Bank	Lebanon	62,679	66	68
Farmers Bank	Portland	62,258	67	65
Claiborne County Bank	Tazewell	61,862	68	71
Hardeman County Bank	Bolivar	60,146	69	56
Tennessee State Bank	Gatlinburg	59,594	70	76
Commerce Union Bank Tri-Cities	Johnson City	59,493	71	80
Volunteer State Bank	Portland	59,119	72	69
Somerville Bank & Trust Company	Somerville	57,985	73	73
Citizens Bank	New Tazewell	57,813	74	70
Bank of Bartlett	Bartlett	57,409	75	96
Milan Banking Company	Milan	57,281	76	74
Bank of Dickson	Dickson	54,654	77	77
Citizens Bank	Lafayette	54,162	78	75
Selmer Bank and Trust	Selmer	51,563	79	79
Farmers Union Bank	Ripley	51,386	80	81
Citizens Bank & Trust Company of Grainger County	Rutledge	51,025	81	82
Ashland City Bank and Trust	Ashland City	49,571	82	84
Cumberland County Bank	Crossville	48,843	83	72
First Trust and Savings Bank	Oneida	48,724	84	78
First Peoples Bank of Jefferson County	Jefferson City	48,173	85	83
Commerce Union Bank Humphreys County	Waverly	48,146	86	85
Farmers State Bank	Mountain City	48,051	87	87
McKenzie Banking Company	McKenzie	47,818	88	86
Citizens Bank	Smithville	46,986	89	92
Hardin County Bank	Savannah	46,501	90	93
Ducktown Banking Company	Ducktown	46,443	91	89
Tri-State Bank of Memphis	Memphis	45,437	92	91

Name of Bank	Location	Total Assets	1985 Rank	1984 Rank
Bank of Ardmore	Ardmore	45,246	93	88
Lincoln County Bank	Fayetteville	44,614	94	90
Bedford County Bank	Shelbyville	44,497	95	97
Marion Trust and Banking Company	Jasper	43,486	96	101
Union Bank	Jamestown	43,225	97	95
Citizens Bank	Savannah	42,582	98	94
Citizens Bank and Trust Company	Wartburg	41,910	99	120
Bank of McLemoresville	McLemoresville	41,384	100	98
City State Bank	Martin	41,064	101	99
Dekalb County Bank and Trust Company	Alexandria	41,004	102	103
First Southern Bank	Mt. Juliet	39,551	103	107
Martin Bank	Martin	38,666	104	102
The Farmers Bank of Lynchburg, Tennessee	Lynchburg	38,589	105	104
Peoples Bank	Vanleer	37,773	106	157
Jackson County Bank	Gainesboro	35,983	107	110
First Citizens Bank of Hohenwald	Hohenwald	35,981	108	106
Security State Bank	Newbern	35,722	109	109
Franklin County Bank	Winchester	35,530	110	108
American City Bank of Tullahoma	Tullahoma	35,495	111	114
Union Savings Bank	Covington	35,218	112	113
Bank of Waynesboro	Waynesboro	34,353	113	111
Bank of Sharon	Sharon	33,970	114	117
Commercial Bank of Claiborne County	Harrogate	33,715	115	115
Wayne County Bank	Waynesboro	32,912	116	112
Union County Bank	Maynardville	32,902	117	100
First State Bank	Jacksboro	32,705	118	116
Bank of Alamo	Alamo	31,880	119	123
Bank of Crockett	Bells	31,565	120	119
Citizens Savings Bank & Trust Company	Nashville	31,205	121	105
Peoples Bank	Dover	31,151	122	128
Reelfoot Bank	Hornbeak	31,095	123	124
Security Bank & Trust Company	Cottage Grove	31,011	124	150
Peoples Bank & Trust Company	Manchester	30,781	125	121
Decatur County Bank	Decaturville	29,865	126	126
Union Bank	Jellico	29,837	127	132
Bank of Bolivar	Bolivar	29,814	128	127
Security Bank & Trust Company	Centerville	29,571	129	136
First State Bank	Linden	29,554	130	122
Bank of Troy	Troy	29,181	131	129
Bank of Celina	Celina	29,042	132	130
Bank of Gleason	Gleason	28,957	133	133
Meigs County Bank	Decatur	28,721	134	137
City & County Bank in McMinn County	Athens	28,623	135	125
Bank of Halls	Halls	28,385	136	141
First Bank of Rhea County	Spring City	28,246	137	153
United Southern Bank of Morristown	Morristown	28,172	138	152
Fentress County Bank	Jamestown	27,625	139	135
Peoples Bank	Clifton	27,150	140	118
Andrew Johnson Bank	Greeneville	26,871	141	147

Name of Bank	Location	Total Assets	1985 Rank	1984 Rank
Volunteer Bank & Trust Company of Hamilton County	Chattanooga	26,424	142	166
Sequatchie County Bank	Dunlap	26,389	143	148
First State Bank & Trust Company	Tiptonville	26,286	144	138
Greenfield Banking Company	Greenfield	26,165	145	144
Munford Union Bank	Munford	25,964	146	149
Weakley County Bank	Dresden	25,697	147	139
First State Bank	Kenton	25,280	148	142
Bank of Commerce	Trenton	25,120	149	145
Citizens Central Bank	Murfreesboro	24,811	150	131
Farmers Bank	Parsons	24,333	151	146
Merchants Planters Bank	Toone	23,840	152	169
Southern United Bank of McMinn County	Etowah	23,563	153	155
Bank of Trenton & Trust Company	Trenton	23,125	154	161
Erin Bank & Trust Company	Erin	22,994	155	162
The Peoples Bank of Elk Valley	Fayetteville	22,964	156	154
Bank of Hartsville	Hartsville	22,905	157	156
Merchants and Farmers Bank	Greenback	22,893	158	151
Cheatham State Bank	Kingston Springs	22,823	159	170
Farmers Bank	Trimble	22,785	160	143
Pickett County Bank & Trust Company	Byrdstown	22,415	161	159
Whiteville Savings Bank	Whiteville	22,413	162	173
Farmers and Merchants Bank	Dyer	21,242	163	164
Bank of Bradford	Bradford	21,219	164	163
First State Bank	Maynardville	21,077	165	172
Citizens Bank	Hartsville	21,046	166	165
Liberty State Bank	Liberty	20,812	167	175
Farmers Bank of Lawrence County	Lawrenceburg	20,656	168	158
First State Bank of Fayette County	Somerville	20,530	169	168
Citizens State Bank	South Pittsburg	20,444	170	183
Farmers State Bank	Lexington	20,322	171	167
Bank of Middleton	Middleton	20,181	172	171
The First Bank of Maury County	Columbia	19,680	173	140
Johnson County Bank	Mountain City	19,488	174	186
Citizens State Bank	Trenton	19,025	175	178
Bank of Adamsville	Adamsville	18,961	176	177
American Fidelity Bank	Alcoa	18,868	177	182
Benton Banking Company	Benton	18,836	178	179
American Bank & Trust Company	Crossville	18,296	179	190
Citizens Bank of Dunlap and Pikeville	Dunlap	18,261	180	192
Commercial Bank	Obion	17,649	181	176
Citizens State Bank	Parsons	17,107	182	174
Farmers and Merchants Bank	Adamsville	16,684	183	189
Chester County Bank	Henderson	16,584	184	184
Dukedom Bank	Dukedom	16,540	185	201
Farmers Bank	Cornersville	16,533	186	191
Peoples Bank & Trust Company	Byrdstown	16,488	187	197
Medina Banking Company	Medina	16,406	188	188
Bank of Perry County	Lobelville	16,293	189	185

Name of Bank	Location	1 Assets	1985 Rank	1984 Rank
Bank of Friendship	Friendship	16,229	190	180
Citizens Bank	Gainesboro	16,215	191	187
Citizens Cumberland City Bank	Cumberland City	16,148	192	200
Bells Banking Company	Bells	16,113	193	193
Bank of Obion County	Union City	15,914	194	199
Coffee County Bank	Manchester	15,733	195	196
United Citizens Bank of Cheatham County	Ashland City	15,256	196	195
Gates Banking & Trust Company	Gates	14,922	197	194
Riceville Bank	Riceville	14,568	198	181
Bank of Frankewing	Frankewing	14,370	199	202
Tennessee Bank & Trust	Millington	13,700	200	220
Citizens Bank	Sneedville	13,446	201	203
Moscow Savings Bank	Moscow	13,099	202	206
Lewis County Bank	Hohenwald	13,054	203	218
Oakland Deposit Bank	Oakland	12,857	204	210
First State Bank	Chapel Hill	12,475	205	205
Peoples Bank	Sardis	12,258	206	212
Citizens State Bank	McMinnville	12,203	207	204
Bank of Dyer	Dyer	12,127	208	208
Bank of Niota	Niota	12,102	209	214
Farmers Bank and Trust Company	Puryear	12,045	210	209
Citizens Bank	Collierville	11,972	211	207
Brighton Bank	Brighton	11,228	212	211
Bank of Cannon County	Woodbury	10,970	213	216
Clay County Bank	Celina	10,965	214	213
Farmers and Merchants Bank	Bumpus Mills	10,907	215	215
The Bank of East Ridge	East Ridge	10,885	216	*
Farmers and Merchants Bank	Trezevant	10,024	217	222
Home Banking Company	Finger	9,744	218	223
Citizens Bank	Spencer	9,675	219	221
Farmers and Merchants Bank	White Bluff	9,507	220	226
Farmers Bank	Woodland Mills	9,278	221	217
The Lauderdale County Bank	Halls	9,165	222	224
Bank of Belfast	Belfast	8,429	223	228
Planters Bank of Maury City	Maury City	8,298	224	225
Farmers Bank and Trust Company	Indian Mound	8,283	225	227
Peoples Bank of Polk County	Benton	8,052	226	230
Bank of Bellevue	Nashville	7,481	227	232
Citizens Bank and Trust Company	Atwood	6,406	228	229
Bank of Orlinda	Orlinda	5,830	229	231
Nashville Bank of Commerce	Nashville	4,654	230	*
Bank of Mason	Mason	3,952	231	233
Meltons Bank	Gassaway	365	232	235

*NB: New Bank

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1985

Name of Bank	City	Total Deposits (000)	1985 Rank	1984 Rank
First Tennesse, N.A.	Memphis	3,874,100	1	1
Third National Bank	Nashville	2,041,095	2	2
First American National Bank	Nashville	1,809,604	3	3
Commerce Union Bank	Nashville	1,488,812	4	5
Union Planters National Bank	Memphis	1,316,797	5	4
National Bank of Commerce	Memphis	934,261	6	6
American National Bank & Trust Co.	Chattanooga	860,551	7	7
First American National Bank	Knoxville	730,213	8	8
Nashville City Bank & Trust Company	Nashville	526,506	9	9
First American Bank	Memphis	455,154	10	12
Commercial & Industrial Bank	Memphis	415,892	11	11
First American National Bank	Kingsport	406,982	12	10
Mid-South Bank & Trust	Murfreesboro	332,383	13	13
Valley Fidelity Bank & Trust Company	Knoxville	304,619	14	14
Pioneer Bank	Chattanooga	287,855	15	16
Third National Bank	Knoxville	287,171	16	15
Williamson County Bank	Franklin	261,205	17	18
First American National Bank	Jackson	258,128	18	17
Commerce Union Bank	Memphis	190,284	19	**
Hamilton Bank of Upper East Tenn	Johnson City	181,523	20	19

**Not listed previous year

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
American Bancshares, Inc.	
American Bank and Trust, Cookeville	90,987
American Bank & Trust, Crossville	18,296
TOTALS	109,283
B.P.C. Corporation	
Bank of Putnam County, Cookeville	67,643
Cumberland County Bank, Crossville	48,843
TOTALS	116,486
Barretville Bank & Trust Company	
Barretville Bank & Trust Company	148,765
Somerville Bank & Trust Company	57,985
TOTALS	206,750
Brownsville Bancshares Corporation	
Brownsville Bank	80,970
Farmers Union Bank, Ripley	51,386
The Union Savings Bank, Covington	35,218
TOTALS	167,574
CBS Bancshares, Inc.	
Citizens Bank, Gainesboro	16,215
Citizens Bank of Spencer	9,675
TOTALS	25,890
Commerce Union Corporation	
Commerce Union Bank, Chattanooga	134,761
Commerce Union Bank, Clarksville	105,507
Commerce Union Bank, Gallatin	79,666
Commerce Union Bank, Greeneville	104,268
Commerce Union Bank, Johnson City	59,493
Commerce Union Bank, Lawrenceburg	63,877
Commerce Union Bank, Memphis	225,963
Commerce Union Bank, Murfreesboro	118,046
Commerce Union Bank, Nashville	1,956,500
Commerce Union Bank, Union City	87,025
Commerce Union Bank, Waverly	48,146
Commerce Union Bank Eastern, Oak Ridge	176,822
TOTALS	3,160,074
Community Bancshares, Inc.	
Tennessee Bank and Trust, Millington	13,700
The Community Bank of Germantown	100,490
TOTALS	114,190

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
First American Corporation	
First American National Bank of Chattanooga	153,497
First American National Bank of Jackson	316,944
First American National Bank of Kingsport	515,689
First American National Bank of Knoxville	949,994
First American Bank of Memphis	563,824
First American National Bank of Nashville	2,324,209
TOTALS	4,824,157
First Franklin Bancshares, Inc.	
Riceville Bank	14,568
The First National Bank, Athens	77,836
TOTALS	92,404
First State Bancorporation	
The First State Bank, Tiptonville	26,286
The Martin Bank	38,666
TOTALS	64,952
National Commerce Bancorporation	
Nashville Bank of Commerce	4,654
National Bank of Commerce, Memphis	1,220,082
TOTALS	1,224,736
Northern of Tennessee Corporation	
First Southern Bank, Mt. Juliet	39,551
Northern Bank of Tennessee, Clarksville	170,609
TOTALS	210,160
Security Bancorp of Tennessee, Inc.	
Bank of Halls	28,385
Gates Banking and Trust	14,922
Security State Bank	35,722
TOTALS	79,029
Sweetwater Valley Corp.	
City & County Bank of McMinn County, Athens	28,623
Sweetwater Valley Bank	77,831
TOTALS	106,454
Tennessee National Bancshares, Inc.	
Blount National Bank, Maryville	165,370
Merchants & Farmers Bank, Greenback	22,893
Tennessee State Bank, Gatlinburg	59,594
The First National Bank, Jefferson City	55,048
TOTALS	302,905

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
Third National Corporation	
American National Bank, Chattanooga	1,032,457
Bank of Obion County, Union City	15,914
Citizens Bank, Savannah	42,411
Hamilton Bank of Upper East Tennessee, Johnson City	212,255
Merchants Bank, Cleveland	114,331
Mid-South Bank & Trust, Murfreesboro	392,862
The First National Bank, Lawrenceburg	99,422
The Union Bank, Pulaski	86,322
Third National Bank, Knoxville	321,518
Third National Bank in Anderson County, Lake City	110,660
Third National Bank, Nashville	2,538,543
Third National Bank, Sevierville	96,323
TOTALS	5,063,018
Volunteer Bancshares, Inc.	
First National Bank, Selmer	28,724
Jackson National Bank	213,204
The Milan Banking Company	57,281
TOTALS	299,209
Williamson County Bancorp, Inc.	
Citizens Central Bank, Murfreesboro	24,811
Williamson County Bank	289,343
TOTALS	314,154

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
American City Bancorp, Inc., Tullahoma	35,495
Andrew Johnson Bancshares, Greeneville	26,871
Ardmore Bancshares, Inc., Ardmore	45,246
BOC Bancorp, Inc., Woodbury	78,688
BORC Financial Corporation, Harriman	105,392
Bancorp of Huntingdon, Huntingdon	83,281
Bancshares of Camden, Inc., Camden	62,795
Bancshares of Gleason, Inc., Gleason	28,957
Bancshares of Ripley, Inc., Ripley	68,124
Banctenn Corp., Kingsport	70,713
Basin Bancorp, Inc., Ducktown	46,443
Benton Bancshares, Inc., Benton	18,836
Brighton Bancshares Corporation, Brighton	11,228
CBC Bancorp, Inc., Cookeville	148,276
CB & T, Inc., McMinnville	139,243
CNB Bancshares, Inc., Sevierville	49,310
Central Bancorp, Inc., Nashville	24,811
Chester County Bancshares, Inc., Henderson	16,530
Citco Bancshares, Inc., Elizabethton	89,904
Citizens Bancorp, Inc., New Tazewell	57,813
Citizens Corporation, Manchester	46,986
Citizens of Grainger County Corporation, Rutledge	51,025
Citizens of Hardeman County Financial Service, Whiteville	22,413

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
Citizens Union Bancorp, Inc., Rogersville	151,986
Claiborne Holding Company, Inc., Tazewell	61,862
Clay County Bancshares, Inc., Celina	10,965
Coffee County Bancshares, Inc., Manchester	15,733
Commercial Holding Company, Paris	115,638
Community Financial Services, Bolivar	29,814
Consolidated Bancorporation, Inc., Chattanooga	26,424
Crockett County Bancshares, Inc., Bells	16,113
Cumberland Bancorp, Inc., Crossville	48,843
Dale Hollow Holding Company, Celina	29,042
Dickson Financial Corporation, Dickson	54,654
Dixie Bancshares, Inc., Dukedom	16,540
Dyer F & M Bancshares, Inc., Dyer	21,242
East Ridge Bancshares, Inc., East Ridge	10,635
East Tennessee Bancorp, Inc., Knoxville	73,380
Elk Valley Bancshares, Inc., Fayetteville	22,964
Etowah Bancing Company, Etowah	23,563
FCB Corporation, Manchester	46,088
F & M Bancshares, Inc., Trezevant	10,024
FN Bancorp, Inc., Tullahoma	44,385
FPB Corporation, Gallatin	57,075
FSB, Inc., Covington	63,741
Farmers Bancorp, Inc., Dyersburg	22,785
Farmers Union Bancshares, Inc., Ripley	51,386

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
First American Bancshares, Inc., Knoxville	363,472
First Bancorossville, Inc., Crossville	94,608
First Citizens Bancorp, Cleveland	75,343
First Citizens Bancshares, Inc., Dyersburg	174,845
First Community Bancshares, Inc., Middleton	20,181
First Dickson Corporation, Dickson	93,401
First Farmers Bancshares, Inc., Portland	62,258
First Farmers and Merchants Corporation, Columbia	193,308
First Financial Services, Inc., Brownsville	65,010
First Holding Company, Livingston	32,153
First McMinnville Corp., McMinnville	98,627
First National Bancorp of Lewisburg, Inc., Lewisburg	60,139
First National Bancorp of Shelbyville, Shelbyville	113,188
First National Bancshares Corporation, Lexington	46,343
First National Financial Corp., Clarksville	194,382
First Peoples Bancorp, Inc., Jefferson City	48,173
First and Peoples National Bank, Gallatin	57,075
First Pikeville Bancshares, Inc., Pikeville	26,538
First Pulaski National Corporation, Pulaski	115,560
First Roane County Bankcorp, Inc., Rockwood	104,818
First South Bancorp, Inc., Scotts Hill	20,322
First Springfield National Corporation, Springfield	70,421
First State Bancshares, Inc., Somerville	20,530

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
First Tennessee National Corporation, Memphis	5,234,233
Frankewing Bancshares, Inc., Frankewing	14,370
Franklin First National Corp., Decherd	51,736
Garrett Bancshares, Inc., Goodlettsville	107,817
General Bancshares Corporation, Memphis	447,703
Greene County Bancshares, Inc., Greeneville	171,974
Hardeman County Investment Co., Inc., Bolivar	60,146
Hardin County Bancshares, Inc., Savannah	46,501
Harrogate Corporation, Harrogate	33,715
Hartsville Bancshares, Inc., Hartsville	22,905
Heritage Financial Corporation, Loudon	40,710
Jamestown Union Bancshares, Inc., Jamestown	43,225
LCB Corp, Inc., Fayetteville	44,614
Lafollette First National Corp., Lafollette	50,554
Loudon County Bancshares, Inc., Lenoir City	69,291
Macon Banctrust, Inc., Lafayette	64,547
Marion Bancshares, Inc., Jasper	43,486
McKenzie Holding Company, McKenzie	47,818
Meigs County Bancshares, Inc., Decatur	28,721
Merchants & Planters Bancshares, Inc., Toone	23,840
Merchants and Planters Corporation, Newport	95,273
Merchants State Holding Company, Humboldt	83,643
Metropolitan Bancshares, Inc., Munford	25,964

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
Mid-Tennessee Bancorp, Inc., Ashland City	49,571
Monroe Bancshares, Inc., Madisonville	69,302
Moscow Bancshares, Inc., Moscow	13,099
Mountain Bancshares, Inc., Tracy City	21,123
Mountcorp Bancshares, Inc., Jamestown	27,625
NBN Corporation, Newport	52,619
PB Bancshares, Inc., Clifton	27,150
Peoples Bancorp, Inc., Manchester	30,781
Peoples Bancshares, Inc., Lebanon	62,679
The Peoples National Bancorp, Inc., Shelbyville	84,597
Peoples National of Lafollette Financial Co., Lafollette	61,281
Perry County Holding Company, Linden	29,554
Quality Financial Services, Alexandria	41,004
Reelfoot Bancshares, Inc., Union City	31,095
Republic Bancshares, Inc., Winchester	35,530
Rhea County Financial Corporation, Spring City	28,246
SWG Financial Enterprises, Morristown	106,222
Security Bancshares, Inc., Paris	12,045
Sequatchie County Bancorp, Inc., Dunlap	26,389
Sequatchie Valley Bancshares, Dunlap	18,261
Sevier County Bancshares, Inc., Sevierville	85,583
Southwest Tennessee Bancshares, Inc., Adamsville	16,684
Stewart County Bancorp, Inc., Dover	31,151

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1985)

(000)

	TOTAL ASSETS
Tennessee Bancorp, Elizabethton	88,075
Tennessee Eastern Bancshares, Oak Ridge	176,822
Townsend Financial Corporation, Parsons	24,333
Tracorp, Inc., Tullahoma	32,591
Traders Bancshares Corporation, Nashville	32,591
Tri-City Bancorp, Inc., Blountville	192,765
Tri-State Bancshares, Inc., Knoxville	40,221
Troy Bancorp, Inc., Troy	29,181
Twin Cities Financial Services, Maryville	81,336
UNB Corporation, Fayetteville	88,320
US Bancshares, Inc., Morristown	28,172
Union Bancshares, Inc., Livingston	71,636
Union Planters Corporation, Memphis	2,299,166
United Citizens Bancshares, Inc., Ashland City	15,256
Upper Cumberland Bancshares, Byrdstown	16,488
W.B.T. Holding Company, Memphis	145,570
Wayne County Bancshares, Inc., Waynesboro	32,912
West Tennessee Bancshares, Bartlett	57,409

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	320,010	64,002	13,720	3,267
Bedford	173,934	57,978	9,367	2,810
Benton	103,179	51,590	7,500	3,750
Bledsoe	25,186	12,593	4,650	4,650
Blount	395,875	79,175	16,120	3,504
Bradley	336,448	84,112	17,350	3,470
Campbell	175,743	35,149	7,100	3,227
Cannon	72,821	24,274	3,533	2,120
Carroll	160,675	32,135	5,600	2,154
Carter	140,654	70,327	25,600	3,938
Cheatham	70,281	23,427	7,500	3,214
Chester	66,586	33,294	6,300	2,520
Claiborne	118,308	39,436	8,667	2,600
Clay	33,883	16,942	3,950	2,633
Cocke	102,584	51,292	14,600	2,920
Coffee	159,617	26,603	6,700	2,871
Crockett	94,309	15,718	2,367	1,578
Cumberland	148,248	49,416	10,000	3,000
Davidson	4,349,758	434,976	48,410	4,441
Decatur	62,871	20,957	3,667	2,200
Dekalb	97,229	24,307	3,425	1,957
Dickson	153,581	30,716	6,180	2,809
Dyer	227,548	56,887	8,575	2,858
Fayette	79,243	19,811	6,150	4,920
Fentress	54,534	27,267	7,700	3,850
Franklin	123,616	30,904	8,225	2,742
Gibson	316,936	24,380	3,738	2,209
Giles	214,792	53,698	6,200	1,908
Grainger	39,584	39,584	17,100	5,700
Greene	264,929	66,232	13,800	2,905
Grundy	17,918	8,959	7,050	2,350
Hamblen	232,965	58,241	13,575	3,394
Hamilton	1,601,783	228,826	40,571	3,688
Hancock	9,726	9,726	6,800	6,800
Hardeman	132,048	26,410	4,680	1,800
Hardin	125,232	41,744	7,433	2,230
Hawkins	141,151	35,288	11,100	3,700
Haywood	113,113	37,704	6,833	2,929
Henderson	129,544	32,386	5,425	3,100
Henry	168,570	42,143	7,275	2,645

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	64,934	32,467	7,900	5,267
Houston	17,220	17,220	7,000	7,000
Humphreys	70,634	35,317	7,900	2,633
Jackson	41,314	20,657	4,600	1,533
Jefferson	141,576	35,394	8,225	2,531
Johnson	48,079	24,040	7,050	3,525
Knox	1,681,366	280,228	54,767	4,501
Lake	33,155	16,578	4,000	1,600
Lauderdale	139,067	23,178	4,067	2,711
Lawrence	185,428	37,086	6,840	2,443
Lewis	7,132	3,566	5,100	3,400
Lincoln	141,297	35,324	6,525	2,175
Loudon	185,240	46,310	7,550	1,678
McMinn	181,408	30,235	7,117	3,050
McNairy	99,318	19,864	4,600	1,917
Macon	96,687	48,344	7,950	2,650
Madison	455,400	113,850	18,950	3,790
Marion	95,565	31,855	8,167	2,722
Marshall	128,726	25,745	3,940	2,189
Maury	314,253	78,563	12,875	2,861
Meigs	22,545	22,545	7,700	2,567
Monroe	134,933	44,978	9,833	1,967
Montgomery	360,205	90,051	22,125	4,425
Moore	31,006	31,006	4,700	4,700
Morgan	39,237	19,619	8,600	4,300
Obion	227,219	28,402	4,063	1,912
Overton	89,038	44,519	8,900	4,450
Perry	41,395	20,698	3,150	2,100
Pickett	29,402	14,701	2,250	2,250
Polk	88,828	22,207	3,400	1,360
Putnam	348,516	87,129	12,450	2,767
Rhea	84,319	28,106	8,200	3,514
Roane	170,772	56,924	16,467	3,800
Robertson	122,537	30,634	9,450	4,200
Rutherford	408,727	68,121	15,333	4,600
Scott	97,198	32,399	6,700	2,513
Sequatchie	29,773	14,887	4,400	2,933
Sevier	292,341	48,724	7,483	2,363
Shelby	4,771,615	318,108	52,633	5,445
Smith	98,938	49,469	7,300	2,920

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	50,710	12,678	2,200	1,467
Sullivan	581,453	116,291	29,040	4,684
Sumner	320,047	40,006	11,138	3,300
Tipton	145,305	24,218	5,717	3,430
Trousdale	35,474	17,737	2,850	1,900
Unicoi	42,347	21,174	8,300	5,533
Union	55,554	18,518	4,067	2,033
Van Buren	7,481	7,481	4,800	4,800
Warren	198,193	49,548	8,300	2,371
Washington	377,017	75,403	18,320	3,664
Wayne	80,445	26,815	4,700	2,014
Weakley	192,406	24,051	4,150	2,767
White	259,402	86,467	6,567	3,940
Williamson	363,917	60,653	10,583	3,735
Wilson	245,019	49,004	11,660	4,164
Tennessee	25,926,127	83,097	15,016	3,512
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,727,121	143,927	26,433	3,564
Clarksville	360,205	90,051	22,125	4,425
Tri-Cities	1,282,622	71,257	19,394	4,156
Knoxville	2,926,306	97,544	19,497	3,702
Memphis	4,916,920	234,139	39,229	5,315
Nashville	6,033,867	128,380	18,685	4,104
Tennessee (SMSA'S)	17,247,041	130,659	23,042	4,224

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Banks, June 30, 1984, and Estimates of the Population of Tennessee Counties and Metropolitan Areas, July 1, 1983, which were provided by the Tennessee State Planning Office.

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks	% Change	31 DEC 85 232 State Banks
1.A Noninterest - Bearing Balances	1,306,614	28.68-	931,839	3.22	961,852
1.B Interest - Bearing Balances	0	.00	447,233	7.42	480,412
2. Securities	4,442,905	5.44-	4,200,996	4.76	4,401,078
3. Fed Funds Sold & Sec. Purchased	770,017	4.31-	736,800	18.58	873,677
4.A Total Loans and Leases	7,260,785	2.28	7,426,208	10.47	8,203,560
B Reserve for Loan Losses	80,860	3.92	84,032	13.29	95,202
C Net Loans	7,179,925	2.26	7,342,176	10.44	8,108,358
5. Assets Held in Trading Accounts	4,451	78.05-	977	47.19-	516
6. Premises and Fixed Assets	289,346	6.89-	269,402	7.90	290,685
7. Other Real Estate Owned	67,557	12.23-	59,292	4.14-	56,838
8. Invest in Unconsol. Subsidiaries	3,385	41.39-	1,984	3.48	2,053
9. Customer Liab. on Accept. Outstanding	778,692	47.33-	41,451	1.84	42,215
10. Direct Lease Fin/Intangible Assets	19,772	2.00-	19,328	11.35	21,521
11. Other Assets	596,412	48.80-	305,336	1.67-	300,235
12. TOTAL ASSETS	14,759,026	2.73-	14,356,814	8.24	15,539,440

LIABILITIES:	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks	% Change	31 DEC 85 232 State Banks
13.A Total Deposits-Domestic	12,719,091	1.53-	12,524,935	8.28	13,562,487
13.A1 Noninterest-Bearing Deposits	2,380,739	6.72-	2,220,734	9.67	2,435,530
13.A2 Interest-Bearing Deposits	10,454,493	1.44-	10,304,201	7.98	11,126,957
13.B Total Deposits-Foreign	0	.00	60,349	82.56	110,176
13.B1 Noninterest-Bearing Foreign	0	.00	0	.00	0
13.B2 Interest-Bearing Foreign	0	.00	60,349	82.56	110,176
14. Fed Funds Purchased & Sec. Sold	383,974	8.05-	353,080	6.72-	329,358
15. Demand Notes Issued U. S. Treas.	0	.00	19,578	25.29-	14,626
16. Other Borrowed Money	58,194	76.49-	13,682	61.80	22,138
17. Mortgage Indebtedness	29,632	1.70	30,135	.95	30,422
18. Banks Liability	79,620	47.94-	41,451	1.84	42,215
19. Notes and Debentures	38,257	1.44-	37,706	8.55-	34,482
20. Other Liabilities	244,395	1.45-	240,848	8.04-	221,491
21. Total Liabilities	13,631,047	2.27-	13,321,764	7.85	14,367,395
22. Limited Life Preferred Stock	0	.00	0	.00	0

EQUITY CAPITAL:	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks	% Change	31 DEC 85 232 State Banks
23. Preferred Stock	9,535	5.59-	9,002	1.28	9,117
24. Common Stock	173,946	9.53-	157,363	4.68	164,734
25. Surplus	335,931	20.74	266,248	7.49	286,192
26. Undivided Profits & Capital Reserves	570,310	5.63	602,436	18.19	712,002
27. Total Equity Capital	1,093,627	5.36-	1,035,050	13.24	1,172,045
28. Total Liabilities and Equity Capital	14,759,026	2.73-	14,356,814	8.24	15,539,440

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 85 232 State Banks
Cash and Due	9.28
Noninterest Bearing Balances	(6.19)
Interest Bearing Balances	(3.09)
Securities	28.32
Loans and Discounts (Gross)	52.79
Federal Funds Sold	5.62
Banking House & Fixtures	1.87
Real Estate & Investments	.37
Other Assets	2.36

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 85 232 State Banks
Total Deposits	87.99
Noninterest Deposits	(15.67)
Interest Deposits	(72.31)
Fed Funds Pur & Sec Sold	2.12
Preferred Stock	.06
Common Stock	1.06
Surplus	1.84
Undivided Profits & Reserves	4.58
All Other Liabilities	2.35

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 85 232 State Banks
Cash and Due/Total Deposits	(1A+1B/13A+13B)	10.55
Noninterest-Bearing Deposits/Total Deposits	(13A1+13B1/13A+13B)	17.81
Interest-Bearing Deposits/Total Deposits	(13A2+13B2/13A+13B)	82.19
Loans/Deposits	(4A/13A+13B)	60.00
Loans (Net)/Deposits	(4C/13A+13B)	59.30
Equity Capital/Total Deposits	(27/13A+13B)	8.57
Total Capital/Total Deposits	(19+27/13A+13B)	8.82
Loan Reserve/Loans	(4B/4A)	1.16
Equity Capital/Risk Assets	(27/12-1A-1B-6)	8.49
Total Capital/Risk Assets	(19+27/12-1A-1B-6)	8.74
Loans/Total Assets	(4A/12)	52.79
Loans (Net)/Total Assets	(4C/12)	52.18
Total Capital/Total Assets	(19+27/12)	7.76
Total Capital/Loans	(19+27/4A)	14.71
Securities/Total Assets	(2+5/12)	28.33
Banking House & Fixtures/Equity Capital	(6/27)	24.80

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 1985 232 State Banks
Total Interest Income	1,513,827
Average Bank Interest Income	6,525
Total Interest Expense	892,776
Average Bank Interest Expense	3.848
Income Before Income Taxes & Extraordinary Items	150,681
Average Bank	649
Net Income	152,566
Average Bank Net Income	658

CREDIT UNIONS

STATE CREDIT UNIONS CHARTERED IN 1985

DATE	
08-05-85	Walker Die Casting Employees Credit Union, Lewisburg

STATE CREDIT UNIONS MERGED IN 1985

03-18-85	Morristown Employees Credit Union, Morristown, merged with Tennessee Teachers Credit Union, Nashville
05-20-85	Sun Employees Credit Union, Jackson, merged with Jackson-Madison County Teachers, Jackson
05-21-85	Eclipse Lookout Employees Credit Union, Chattanooga, merged with Chattanooga TVA Employees Federal Credit Union, Chattanooga
06-21-85	Knoxville Real Estate Credit Union, Knoxville, merged with Y-12 Federal Credit Union, Knoxville
08-05-85	Tuftco Employees Credit Union, Chattanooga, merged with League Central Credit Union, Chattanooga
08-26-85	Great Lakes Credit Union, Elizabethton, merged with Elizabethton Teachers Credit Union, Elizabethton
08-29-85	Purina Mills Credit Union, Nashville, merged with Dixie Line Credit Union, Nashville
09-05-85	Medical Complex Credit Union, Nashville, merged with Tennessee Teachers Credit Union, Nashville
09-26-85	Cobble Chattanooga Credit Union, Chattanooga, merged with Dupont Community Credit Union, Hixson
10-17-85	Hamblen County Educators Credit Union, Morristown, merged with Tennessee Teachers Credit Union, Nashville
10-17-85	Cobble Muse Employees Credit Union, Chattanooga, merged with Parkridge Credit Union, Chattanooga
12-17-85	GGT Schools Employees Credit Union, Greeneville, merged with Consumer Credit Union, Greeneville
12-17-85	Nation Hosiery Employees Credit Union, Chattanooga, merged with Southeastern Paper Products Federal Credit Union, Chattanooga
12-18-85	Lear Siegler Savings Association Credit Union, Morristown, merged with Knoxville TVA Employees, Knoxville
12-30-85	Memphis Southern Railway Credit Union, Memphis, merged with First Central Credit Union, Memphis

STATE CREDIT UNIONS LIQUIDATED IN 1985

DATE	
04-03-85	Oakley Fashions Employees Credit Union, Jackson
04-18-85	Iron Workers Local 704 Credit Union, Chattanooga
05-21-85	McKenzie Pajama Savings Association Credit Union, McKenzie
05-21-85	Schlegal Tennessee Employees Credit Union, Maryville
06-14-85	Old Pig Iron Credit Union, Memphis
08-16-85	Town & Country Employees Credit Union, Chattanooga
09-11-85	Memphis Furniture Credit Union, Memphis
09-26-85	Newport Del-Rio Savings Association Credit Union, Newport
12-17-85	Triangle Credit Union, Gray

STATE CREDIT UNION NAME CHANGES IN 1985

02-28-85	Ceco of Milan Credit Union to Ceco of Milan Employees Credit Union, Milan
03-13-85	ITT North Credit Union, Johnson City, to Triangle Credit Union, Gray
05-24-85	JHJ Employees Credit Union to Jesse Holman Jones Hospital Credit Union, Springfield
05-30-85	NAP Employees Credit Union to Consumer Credit Union, Greeneville
06-04-85	Dobbs-Life Savers Employees Savings Association to Dobbs Employees Savings Association, Memphis
06-18-85	Monsanto Employees Credit Union to Maury Progressive Credit Union, Columbia
07-08-85	Holiday Inns Employees Credit Union to Holiday Corporation Credit Union, Inc., Memphis
09-09-85	Indian Path Hospital Savings Association Credit Union to Indian Path Credit Union, Kingsport
10-25-85	Reichhold-Ferro Employees Credit Union to Industrial Credit Union, Nashville

STATE CREDIT UNIONS CONVERTED TO FEDERAL CHARTER

12-30-85	Kemba Memphis Credit Union, Memphis

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1985

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	203,734.25	158,822.58	177,896.91	
A.U.B. Empls.	Athens	133,771.11	98,780.05	101,115.23	
AFG Empls.	Kingsport	3,555,578.25	2,774,106.15	2,701,516.57	71,511.04
Aladdin Empls.	Nashville	4,034,380.67	3,032,494.01	3,145,372.03	389,978.62
Allied Printing Plant Empls.	Chattanooga	651,972.42	610,731.23	363,189.23	
Amana Empls.	Fayetteville	798,483.38	705,591.82	657,292.95	1,886.75
Amerco Empls. Sav. Assn.	Chattanooga	181,960.37	128,064.59	169,232.52	
American Sunbelt	Nashville	11,321,332.59	2,909,261.77	11,325.00	8,318,586.20
American Uniform	Cleveland	1,676,664.94	1,441,965.53	893,556.29	
APCO Empls.	Athens	421,260.61	352,294.34	385,356.58	
Aqua Glass Empls.	Adamsville	218,564.17	178,822.11	182,467.82	
Armira Corporation	Bolivar	167,905.30	107,296.35	128,066.22	
Athens Furniture Inc. Empls.	Athens	133,677.14	96,516.21	112,360.31	
Baddour Empls. Cr. Assn.	Memphis	379,984.28	356,536.26	332,511.15	
Baptist Board Empls.	Nashville	12,416,337.04	7,996,656.44	4,022,464.25	6,082,882.94
Baptist Hospital	Nashville	2,675,356.79	2,286,212.35	709,931.12	1,237,372.41
Baptist Hospital Empls.	Knoxville	688,996.58	533,319.13	557,498.39	61,120.00
BCBST Empls.	Chattanooga	1,355,893.76	1,006,719.95	813,275.68	332,263.23
Blazer	Cleveland	541,163.73	521,887.78	424,038.36	
Bledsoe County	Pikeville	32,996.54	23,562.40	28,547.62	
Blue Flame	Nashville	1,382,134.19	895,324.28	662,075.56	473,910.40
BMH Empls.	Maryville	744,143.02	651,640.08	654,587.56	
Bowaters Empls.	Calhoun	25,718,860.36	16,873,356.04	5,800,903.30	10,020,801.43
BRC Sav. Assn.	McMinnville	178,227.41	118,056.80	132,446.39	
Bristol Tenn. Elec. System	Bristol	301,104.97	173,199.96	179,022.98	
Bristol Tenn. Teacher	Bristol	925,029.78	666,915.38	792,538.55	
Brock Empls.	Chattanooga	861,717.45	529,216.77	785,224.53	
Brownie	Cleveland	238,531.48	223,902.89	199,842.02	
Buffalo	Johnson City	289,953.72	130,180.24	236,651.01	
C.P.M. Empls.	Cleveland	145,098.18	122,708.87	120,848.73	
Caney Fork Cooperative	McMinnville	395,723.94	167,696.81	352,323.09	
Carta Empls.	Chattanooga	184,538.80	149,304.32	158,581.62	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Casco	Nashville	671,918.43	625,211.13	393,838.87	29,401.32
Ceco of Milan	Milan	222,667.24	176,780.14	198,303.70	
Cedars of Lebanon	Lebanon	1,073,381.79	863,487.25	542,731.45	453,264.00
CEMC Empls.	Clarksville	587,157.51	544,784.18	212,930.88	
Chattanooga Federal Empls.	Chattanooga	8,827,894.12	6,646,888.34	3,578,271.78	3,642,228.18
Chattanooga Gas Company	Chattanooga	428,836.47	270,074.72	377,587.83	
Chattanooga Mem. Hosp. Empls.	Chattanooga	2,776,644.00	2,272,420.03	2,519,674.06	
Chattanooga Refinery	Chattanooga	213,295.25	188,918.38	175,973.56	
City Empls.	Chattanooga	5,015,262.20	3,664,394.72	1,808,441.46	2,452,920.90
City Empls.	Knoxville	14,735,684.41	7,137,540.68	11,640,932.45	
City of Johnson City Empls.	Johnson City	289,157.74	147,035.13	196,824.85	75,145.41
City of Memphis	Memphis	34,327,554.80	28,576,659.81	9,438,563.82	2,127,111.70
Cleveland Bradley Co. Empls.	Cleveland	422,528.03	253,073.40	399,665.92	
Cleveland-Jackson Sav. Assn.	Cleveland	142,737.28	97,433.91	109,706.03	
Coats Empls.	Lavergne	79,182.51	50,072.35	59,746.80	
Coca-Cola Empls.	Chattanooga	716,013.50	510,842.71	600,598.78	831.75
Collegedale	Collegedale	9,415,818.61	6,820,572.91	4,253,308.41	64,713.86
Columbia Sponge	Columbia	1,673,476.89	1,190,097.57	572,642.74	328,923.62
Conalco Empls.	Jackson	3,492,951.02	2,489,741.88	2,439,046.08	288,087.27
Consumer	Greeneville	14,262,189.65	10,376,230.00	8,034,843.84	947,827.85
Cooke Manufacturing Empls.	Cleveland	227,378.16	215,842.66	216,975.14	
Correction	Nashville	842,983.38	793,079.18	680,421.22	16,733.48
Corroon & Black	Nashville	2,663,901.34	2,279,267.34	680,733.80	1,672,869.37
Crane Chattanooga Empls.	Chattanooga	485,362.16	355,436.88	401,633.12	
Cumberland Corporation Empls.	Chattanooga	188,387.22	180,525.65	141,457.92	
Cumberland Teachers	Crossville	504,228.95	412,529.34	472,739.74	
D. P. Empls.	Chattanooga	332,826.50	273,255.00	266,580.61	
D.H.S.	Nashville	3,565,512.02	2,962,394.04	2,135,623.48	
D-J Empls. Sav. Assn.	Greeneville	208,977.63	167,807.95	170,805.09	
Davis Brothers Empls.	Memphis	21,858.55	17,330.22	12,182.43	
Diamond G. Sav. Assn.	Greeneville	908,770.51	873,655.74	243,881.21	
Dixie Line	Nashville	3,120,312.28	2,379,591.73	1,762,024.47	189,195.13
DMIS Credit Assn.	Smyrna	111,104.62	95,913.09	103,716.16	
Dobbs Empls. Sav. Assn.	Memphis	5,044,324.71	2,602,936.83	2,478,853.39	2,232,557.80
DOT	Nashville	2,951,914.67	2,193,916.91	1,412,304.45	1,153,980.70
Dremco	Shelbyville	685,008.99	546,352.28	290,107.60	292,663.81
Dupont Community	Hixson	23,181,522.51	11,922,553.24	8,015,233.71	3,063,195.29
Dupont Memphis Plant Empls.	Memphis	7,148,279.94	5,324,497.91	1,573,109.27	249,897.97

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Dyersburg City Empls.	Dyersburg	467,226.79	440,080.59	357,773.74	46,926.99
EAC	Nashville	1,423,724.43	1,095,402.28	631,410.24	
E.P.B. Empls.	Chattanooga	9,747,459.40	5,055,482.54	3,507,707.49	1,972,664.93
Eagle Bend Ind. Park Empls.	Clinton	279,192.55	246,198.69	168,962.51	70,822.42
Eastman	Kingsport	180,775,060.88	98,393,383.71	58,381,961.77	21,208,677.09
Eastwood Hosp. Empls.	Memphis	125,445.98	111,765.93	106,103.09	
Eaton Corporation Gallatin	Gallatin	1,446,678.34	1,292,930.86	1,202,443.63	
Educators	Nashville	46,645,698.39	32,107,938.85	12,816,472.05	3,518,751.80
Electric Service	Nashville	15,037,627.33	11,687,766.09	8,297,421.10	1,452,221.52
Elizabethton Teachers'	Elizabethton	2,719,880.09	1,948,895.17	1,625,650.89	127,682.11
Empls. C. U. Coca-Cola Bottling Works	Nashville	332,468.18	313,615.20	265,443.78	
Employees' Credit Assn.	Nashville	25,571,757.90	20,815,999.16	6,912,274.55	4,160,466.18
Employment Security	Nashville	6,358,355.26	4,711,346.64	3,362,986.18	971,838.86
Engineered Prod. Empls. Sav. Assn.	Dandridge	16,970.39	10,915.78	10,776.55	
EPCO	Shelbyville	3,131,251.68	2,623,073.23	1,194,071.69	15,021.41
Erlanger Hosp. Empls.	Chattanooga	3,664,238.09	2,430,721.42	1,931,786.78	383,999.94
First Central C. U. of Memphis	Memphis	5,108,898.30	3,607,755.96	4,819,054.52	
First Community C. U. of Kingsport	Kingsport	9,794,198.56	6,114,963.21	3,207,172.64	1,519,408.91
Formex Company Empls.	Greeneville	382,275.46	312,833.23	290,587.42	
Fort Sanders Hosp. Empls.	Knoxville	2,611.334.97	1,876,192.01	2.358,662.19	
Free Press	Chattanooga	866,529.23	661,206.06	466,781.70	259,000.00
Frontier Community	Bethpage	4,041,258.17	3,548,665.71	568,064.40	
Fulton Empls.	Knoxville	14,074,938.15	8,031,162.83	5,540,472.24	1,907,871.25
Gallatin Steam Plant	Gallatin	1,548,181.56	1,276,000.05	1,385,942.91	
GAPCO Empls.	Gallatin	92,929.73	67,957.17	84,104.98	
Georgia Boot Durango Empls.	Franklin	321,758.81	187,266.85	267,587.42	15,889.00
Gilman Empls. Sav. Assn.	Chattanooga	666,583.29	449,968.50	156,208.86	8,597.34
Gleason H.I. Savers'	Gleason	103,152.15	76,477.75	95,588.57	
Goldsmith Empls.	Memphis	2,246,232.17	1,378,640.70	1,931,059.82	
Goodyear Tire & Rubber Empls.	Union City	1,867,835.59	1,686,268.80	945,845.29	2,625.50
Government Empls. CU of East Tenn	Mountain Home	5,690,306.64	3,210,366.30	2,421,325.15	862,273.56
Greeneville City Empls.	Greeneville	600,888.82	563,171.95	503,651.17	
Greeneville Works Empls. Sav. Assn.	Greeneville	284,750.62	239,793.84	204,389.39	41,000.00
H.I.S. Bruceton Sav. Assn.	Bruceton	539,709.83	318,554.41	433,962.19	
Happy Valley	Elizabethton	6,637,099.09	5,400,479.07	1,508,101.34	3,766,347.65
Hardin County Hosp. Empls.	Savannah	137,348.49	115,867.46	71,415.30	21,000.00
Harman International	Bolivar	515,611.96	429,934.97	403,571.53	
Heil-Quaker Empls.	Lewisburg	2,626,802.78	1,887,944.91	2,226,863.85	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Hermitage	Nashville	1,702,316.09	1,424,824.38	1,228,429.29	2,000.00
Holiday Corporation	Memphis	20,747,163.43	18,956,465.42	11,529,563.59	2,091,834.01
Holley	Paris	7,196,193.55	4,063,415.19	6,118,843.29	
Holliston Mills Empls.	Kingsport	1,007,685.71	711,603.72	581,976.00	334,123.35
Holston Valley	Kingsport	2,548,724.84	1,839,442.21	1,558,126.45	13,934.95
Hospital Empls.	Memphis	2,741,947.26	2,197,931.65	1,595,194.65	20,648.03
Hurd Empls.	Greeneville	470,284.58	416,578.03	370,656.73	
IBEW Local #846	Chattanooga	1,188,790.36	1,110,220.05	601,255.38	
Ideal Empls.	Murfreesboro	107,935.32	67,871.42	98,411.04	
Illinois Central Gulf Empls.	Memphis	3,642,405.11	2,546,659.82	2,144,436.60	373,140.88
Indian Path	Kingsport	320,908.52	304,277.07	234,678.34	
Industrial Credit Union	Lewisburg	443,293.78	282,782.87	369,757.21	
Industrial CU of Nashville	Nashville	1,161,234.63	863,268.30	476,075.71	124,718.64
J.H.S. Empls.	Humboldt	53,753.21	21,724.23	43,912.28	
Jack Daniel Empls.	Lynchburg	1,720,810.60	794,383.45	1,498,794.74	
Jackson City and County Empls.	Jackson	1,901,448.56	1,792,098.29	949,322.09	88,763.43
Jackson-Madison Co. Teachers	Jackson	11,903,999.55	9,672,789.34	5,373,973.61	10,896.67
Jamison Empls.	Nashville	133,254.38	119,806.72	87,835.80	
Jefferson Co. Educators'	Dandridge	231,165.11	173,701.25	212,101.97	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	181,039.33	122,824.44	117,505.33	25,389.31
Jesse Holman Jones Hosp.	Springfield	496,859.95	370,215.17	176,801.48	6,962.00
John Deere Empls.	Memphis	3,130,506.48	1,676,881.33	475,175.52	2,216,394.37
John Sevier TVA Empls.	Rogersville	1,678,901.37	1,568,999.34	1,471,696.67	
Johnson City Federal Empls.	Johnson City	275,505.27	148,984.97	220,223.65	
Johnsonville TVA Empls.	New Johnsnvle	6,031,984.60	4,072,381.34	2,358,278.61	817,760.95
Josten's Empls.	Shelbyville	129,497.14	94,523.20	107,716.99	
Kern's Empls.	Knoxville	543,686.00	435,074.87	437,358.63	
Kingsport Postal & Federal Empls.	Kingsport	579,259.76	513,079.62	454,787.95	70.00
Kingsport Press	Kingsport	9,623,760.93	7,471,638.11	3,384,844.57	2,275,714.62
Kingston TVA Empls.	Kingston	1,611,673.93	1,068,409.18	1,443,281.83	
Knox Co. Empls.	Knoxville	889,832.29	763,396.97	472,947.22	210,719.01
Knoxville News-Sentinel Empls.	Knoxville	1,238,181.60	797,621.03	1,103,280.63	
Knoxville Post Office	Knoxville	13,239,829.04	10,969,606.97	7,947,541.90	2,125,834.77
Knoxville Teachers	Knoxville	20,519,183.24	17,894,619.54	18,915,650.19	40,000.00
Knoxville TVA Empls.	Knoxville	119,313,041.60	88,150,417.57	29,483,058.71	36,950,004.59
KRE	Dayton	169,239.96	148,239.48	146,019.41	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	310,189.82	300,536.09	211,969.41	4,201.67
Lakeside Empls.	New Johnsnvle	6,782,578.38	5,641,605.73	2,080,576.59	8,454.29

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Langston Bag Co. Empls. Sav. Assn.	Memphis	50,701.22	42,496.68	43,191.09	
Lanier Clothes Empls. Cr. Assn.	Decherd	259,948.35	209,122.58	169,435.79	28,800.00
League Central	Chattanooga	22,051,536.59	11,912,387.49	12,890,899.16	6,018,490.47
Leon-Ferenbach Empls.	Johnson City	85,124.02	71,765.36	63,659.74	
Lewis County Community Dev.	Hohenwald	1,865,869.16	1,538,329.30	58,921.50	
Lodge 2212	Cookeville	290,000.14	230,229.91	236,626.56	
Lowland	Lowland	15,139,304.58	7,802,813.25	3,939,561.61	9,225,990.95
M.B.C. Empls.	Chattanooga	773,384.88	568,634.88	666,335.99	
M.H.A.	Memphis	529,708.27	444,228.33	349,799.34	29,202.17
M.P.D. Empls.	Nashville	2,325,879.61	1,427,591.06	1,481,277.55	3,344.84
Madison Co. Ind. Park Cr. Assn.	Jackson	696,559.98	592,363.62	595,079.97	54,300.00
Magic Chef Sav. Assn.	Cleveland	1,449,307.84	1,393,713.33	920,831.14	30,318.14
Marbruco	Nashville	80,345.17	72,616.60	57,764.12	
Maryville Municipal	Maryville	2,507,328.83	1,956,947.32	1,988,604.36	222,780.32
Maury Educators'	Columbia	1,001,562.32	645,746.40	829,883.03	
Maury Progressive	Columbia	2,712,866.09	1,517,221.66	1,115,243.55	880,167.24
McDowell Industries Empls.	Memphis	67,411.35	46,072.64	58,304.86	
McKee Baking Empls.	Collegedale	3,314,667.72	2,429,968.06	1,531,095.14	234,490.31
McNairy Co. Educational	Selmer	75,732.24	70,934.77	53,292.26	
McQuiddy	Nashville	510,362.49	417,186.08	438,545.58	
Mead Harriman	Harriman	598,875.77	464,348.10	176,339.78	326,268.75
Mead Kingsport	Kingsport	18,610,091.05	9,681,502.95	8,324,704.88	
Medical Center	Crossville	266,622.53	214,603.05	194,901.88	
Medical Center	Johnson City	1,895,849.08	1,574,542.37	1,529,839.17	
Meharry-Hubbard	Nashville	791,190.58	739,901.56	582,299.89	106,087.73
Memorial Hosp. Sav. Assn.	Clarksville	1,733,934.29	1,673,724.78	443,022.40	236,703.58
Memphis Area Teachers	Memphis	102,550,108.45	70,307,249.36	30,653,714.79	35,993,438.28
Memphis Hardwood	Memphis	263,145.61	150,306.14	229,453.11	
Memphis Kimberly-Clark Empls.	Memphis	23,358,342.50	14,792,410.94	7,571,590.59	62,779.14
Memphis Protein Empls.	Memphis	57,678.27	33,732.10	50,183.88	
Memphis Publishing Co. Empls.	Memphis	4,860,422.95	3,951,302.54	1,053,069.78	1,409,017.09
Metro Empls.	Nashville	3,714,161.81	3,554,370.96	2,072,169.55	479,933.40
Metropolitan Teachers	Nashville	645,911.93	507,538.73	348,594.30	
Miller's Empls. Sav. Assn.	Knoxville	1,926,462.27	1,520,417.58	1,599,230.82	
Morgan Co. Teachers	Wartburg	311,322.09	230,279.19	255,947.48	
MTEMC	Murfreesboro	893,917.20	515,357.42	778,869.96	
Municipal Empls.	Kingsport	2,290,789.65	1,917,254.30	1,055,337.72	8,651.62
Murray Ohio Sav. Assn.	Lawrenceburg	5,481,584.09	3,831,926.99	3,256,741.95	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
N.C.G. Empls.	Chattanooga	98,525.21	86,836.70	93,321.61	
N.G.H.	Nashville	1,741,685.87	1,390,768.02	756,822.39	147,705.02
Nabrico Empls.	Nashville	343,701.54	259,820.58	331,213.49	
Nashville Firemen's	Nashville	3,317,798.74	2,295,519.98	1,001,934.11	83,679.87
Nashville Memorial Hosp.	Madison	4,510,429.68	2,706,522.46	1,338,461.19	2,874,605.88
Nashville Post Office	Nashville	16,188,802.11	13,214,989.43	5,493,436.45	1,073,336.16
Nashville Transit	Nashville	860,601.81	740,303.97	437,601.46	6,039.92
Newspaper and Printers	Nashville	1,628,842.07	1,490,047.85	805,692.69	579,131.49
O.C.F. Empls.	Jackson	1,298,550.93	1,165,021.60	1,142,390.21	
O.M.C. Empls.	Charleston	2,898,653.37	2,352,684.67	2,663,309.35	
Olan Mills Sav. Assn.	Chattanooga	1,587,506.74	1,362,591.65	1,435,117.84	
Old Hickory Empls.	Old Hickory	87,910,227.45	75,712,339.78	33,498,068.23	9,060,352.03
Olivet Baptist	Memphis	75,592.73	66,065.08	64,802.21	
P.I.A.S.	Nashville	3,077,417.03	2,859,415.21	2,362,947.37	135,373.90
Pafco	Chattanooga	153,750.48	118,009.89	130,596.51	8,428.63
Paramount Empls.	Murfreesboro	162,118.54	96,044.02	84,694.79	3,644.94
Parcel Empls.	Memphis	1,404,447.03	1,365,429.32	1,097,279.71	
Park West Hosp. Empls.	Knoxville	309,259.78	255,233.24	159,324.48	2,482.54
Parkridge	Chattanooga	587,346.46	459,124.66	532,498.43	
Pathway	Cleveland	582,408.83	529,354.06	268,922.80	
Pet Milk Empls.	Greeneville	3,111,446.06	2,851,583.43	1,462,250.46	
Plough's	Memphis	15,556,493.41	10,152,891.49	10,465,617.37	11,435.29
Porter-Cable Empls.	Jackson	585,467.42	404,347.43	353,846.48	62,514.20
Postal Empls.	Memphis	8,610,880.15	7,142,968.77	4,711,702.15	1,074,844.73
Postal Empls. C. U. of Jackson	Jackson	6,990,012.85	4,995,297.85	5,058,222.16	889,407.24
Power Equipment Empls.	Knoxville	477,245.06	419,658.47	356,301.67	
Powermatic Empls.	McMinnville	158,077.82	91,967.16	117,777.16	
PRC Empls. Cr. Assn.	Paris	279,918.37	178,653.02	166,918.16	14,954.65
Professional and Industrial Empls.	Trenton	178,895.86	129,313.44	124,871.93	14,416.78
Professional Teachers	McMinnville	432,861.45	156,490.79	279,387.20	45,734.35
Provident Empls.	Chattanooga	6,005,519.13	3,833,191.77	2,404,139.39	1,758,356.91
Pruett's and M. & J. Empls.	Chattanooga	171,019.20	158,732.50	131,325.20	
R. G.	Rutherford	450,938.50	280,858.60	407,513.31	
Railway Mail Service	Memphis	3,027,885.75	2,105,200.76	555,263.81	2,110,661.81
Red Food Empls. Sav. Assn.	Chattanooga	770,555.39	721,785.20	688,722.17	
Rhea Community	Dayton	694,015.78	578,760.44	533,791.07	8,927.53
Richards Empls.	Memphis	2,055,236.43	1,715,269.46	686,670.57	46,035.18
Robinson Mfg. Empls.	Dayton	270,831.22	217,341.78	253,736.98	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Rohm and Haas Empls.	Knoxville	6,443,568.66	3,411,303.46	2,345,446.43	2,999,149.67
Saltillo Mfg. Co. Cr. Assn.	Saltillo	106,073.81	40,750.30	76,930.97	
Signal Cement Workers	Chattanooga	852,165.57	834,429.29	672,795.91	
Signal Empls.	Chattanooga	773,130.93	536,104.74	671,355.48	
Slimco Empls.	Nashville	158,709.87	154,701.38	119,614.62	
Southern	Chattanooga	12,698,479.99	10,344,711.05	5,162,797.45	5,877,561.43
Southern Railway Empls.	Knoxville	7,045,547.02	3,632,210.92	2,920,572.55	2,445,363.06
St. John	Memphis	33,930.73	17,900.19	27,326.73	
St. Jude Empls.	Memphis	1,043,799.53	774,079.22	895,801.19	
St. Mary's Hosp. Empls.	Knoxville	2,670,484.57	1,808,948.06	1,117,418.14	1,080,469.07
St. Thomas Hosp. Empls.	Nashville	5,211,467.40	2,849,132.95	1,282,748.92	206,821.30
State Credit Union Share Ins. Corp.	Chattanooga	16,861,133.07	1,605,000.09	15,430,463.73	
Sullivan County Educ. Assn.	Kingsport	952,209.28	768,674.81	836,249.85	
Super Bubble Sav. Assn.	Memphis	296,656.22	192,335.92	245,906.13	
T.E.C. Empls.	Chattanooga	214,102.44	202,164.53	181,634.41	
Tappan Springfield Empls.	Springfield	119,633.12	90,806.36	97,624.07	
Teamsters Local 327	Nashville	153,461.49	113,926.27	116,018.47	
Tennessee Assn. of Utility District	Nashville	123,573.44	103,445.27	95,350.69	
Tennessee Department of Safety	Nashville	1,620,965.07	1,195,349.78	821,970.84	20,327.94
Tennessee Grange	Seymour	75,646.83	72,966.52	59,216.57	10,000.00
Tennessee Handbag Sav. Asn.	Dandridge	53,150.82	46,425.50	45,739.75	
Tennessee Mill Empls.	Knoxville	126,406.54	84,916.96	101,381.74	
Tennessee Paper Mills Empls.	Chattanooga	1,122,980.38	930,171.13	1,058,044.89	
Tennessee Pride Empls.	Madison	441,325.76	369,439.85	260,673.53	12,400.00
Tennessee Teachers	Nashville	49,555,615.87	26,549,838.59	9,922,693.06	1,213,018.65
Tennessee Telco	Nashville	48,065,747.95	32,650,047.08	9,568,730.98	16,683,742.63
Tennessee Textiles Empls.	Bemis	1,117,276.04	933,529.19	675,797.45	6,582.24
Tennessee Workers	Nashville	6,512,551.26	4,001,939.96	3,493,510.61	
TFC	Lavergne	1,658,396.07	749,580.72	539,436.34	851,200.00
The Berkline Empls. Sav. Assn.	Morristown	5,981,391.53	5,038,167.23	1,324,734.41	668,434.72
Times Printing Company	Chattanooga	811,633.46	722,961.16	461,055.17	276,915.00
Toddler	Cleveland	120,174.38	80,565.21	98,758.81	
Top-O-Ring Empls.	Lebanon	293,677.69	194,951.22	208,865.36	
TPI Empls. Sav. Assn.	Johnson City	196,587.23	162,312.71	176,628.60	
Transit Empls.	Knoxville	401,705.64	389,741.48	145,250.31	193,225.55
Tri-State Container	Elizabethton	1,197,643.03	574,989.53	804,317.99	125,000.00
TVA Western Empls.	Jackson	8,129,314.90	5,403,152.85	2,768,386.93	13,038.30
U. S. Courthouse	Nashville	39,708,813.00	27,206,680.65	16,421,099.33	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
U.S.T.C. Empls.	Nashville	233,260.03	185,517.56	209,600.86	
Unarco Empls.	Springfield	219,390.34	192,040.01	167,155.79	
United	Rogersville	680,774.52	592,538.87	639,341.41	
Upper East Tenn Medical Service	Johnson City	74,217.68	72,002.67	40,442.24	18,667.13
Vanderbilt University Empls.	Nashville	3,002,210.18	2,389,334.86	2,531,780.16	
Velsicol Empls.	Chattanooga	488,464.66	262,199.14	287,176.66	153,855.00
Vinylex Empls.	Knoxville	528,981.78	509,587.70	392,020.67	
Volunteer Corporate	Brentwood	197,679,209.16	4,952,295.97		150,732,294.14
Volunteer	Chattanooga	364,858.60	259,669.83	216,620.46	98,420.80
Walker Die Casting Empls.	Lewisburg	16,485.75	10,000.00	16,340.75	
Wallace Hardware Empls.	Morristown	288,810.76	223,844.96	157,828.71	
Washington Industries	Nashville	2,610,844.75	1,582,689.54	2,340,967.38	
Wasiota	Madison	950,024.58	789,327.32	593,374.83	261,313.01
Watts Bar TVA Empls.	Spring City	830,158.14	703,403.11	551,112.90	
WCG Empls.	Martin	205,931.86	160,827.56	166,878.66	
Werthan Empls.	Nashville	558,831.04	534,159.31	229,558.12	214,686.89
White Wing Pub. Sav. Assn.	Cleveland	142,692.86	115,388.24	111,563.59	
Wico	Chattanooga	99,168.51	93,994.82	82,819.13	117.00
WSM/WSMV	Nashville	1,314,590.08	1,065,265.56	372,254.95	874,905.88
Yat Empls.	Lenoir City	944,612.89	515,145.76	785,913.94	

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1985 Rank	1984 Rank
Volunteer Corporate	Brentwood	197,679,209.16	1	2
Eastman	Kingsport	180,775,060.88	2	1
Knoxville TVA Empls.	Knoxville	119,313,041.60	3	3
Memphis Area Teachers	Memphis	102,550,108.45	4	4
Old Hickory Employees	Old Hickory	87,910,227.45	5	5
Tennessee Teachers	Nashville	49,555,615.87	6	7
Tennessee Telco	Nashville	48,065,747.95	7	8
Educators	Nashville	46,645,698.39	8	6
U. S. Courthouse	Nashville	39,708,813.00	9	9
City of Memphis	Memphis	34,327,554.80	10	10
Bowaters Employees	Calhoun	25,718,860.36	11	11
Employees' Credit Assn.	Nashville	25,571,757.90	12	12
Memphis Kimberly-Clark Empls.	Memphis	23,358,342.50	13	13
Dupont Community	Hixson	23,181,522.51	14	15
League Central	Chattanooga	22,051,536.59	15	14
Holiday Corporation	Memphis	20,747,163.43	16	18
Knoxville Teachers	Knoxville	20,519,183.24	17	19
Mead Kingsport	Kingsport	18,610,091.05	18	20
State Credit Union Share Insurance Corporation	Chattanooga	16,861,133.07	19	16
Nashville Post Office	Nashville	16,188,802.11	20	24
Plough's	Memphis	15,556,493.41	21	21
Lowland	Lowland	15,139,304.58	22	23
Electric Service	Nashville	15,037,627.33	23	25
City Employees	Knoxville	14,735,684.41	24	22
Consumer	Greeneville	14,262,189.65	25	26
Fulton Employees	Knoxville	14,074,938.15	26	28
Knoxville Post Office	Knoxville	13,239,829.04	27	29
Southern	Chattanooga	12,698,479.99	28	30
Baptist Board Employees	Nashville	12,416,337.04	29	27
Jackson-Madison Co. Teachers	Jackson	11,903,999.55	30	34
American Sunbelt	Nashville	11,321,332.59	31	17
First Community C. U. of Kingsport	Kingsport	9,794,198.56	32	31
EPB Employees	Chattanooga	9,747,459.40	33	32
Kingsport Press	Kingsport	9,623,760.93	34	35
Collegedale	Collegedale	9,415,818.61	35	33
Chattanooga Federal Empls.	Chattanooga	8,827,894.12	36	37
Postal Employees	Memphis	8,610,880.15	37	36
TVA Western Empls.	Jackson	8,129,314.90	38	40
Holley	Paris	7,196,193.55	39	41
Dupont Memphis Plant Empls.	Memphis	7,148,279.94	40	39
Southern Railway Empls.	Knoxville	7,045,547.02	41	46
Postal Empls. C. U. of Jackson	Jackson	6,990,012.85	42	49
Lakeside Empls.	New Johnsonville	6,782,578.38	43	45
Happy Valley	Elizabethton	6,537,099.09	44	42
Tennessee Workers	Nashville	6,512,551.26	45	48
Rohm and Haas Empls.	Knoxville	6,443,568.66	46	43
Employment Security	Nashville	6,358,355.26	47	50

Name of Credit Union	City	Total Assets	1985 Rank	1984 Rank
Johnsonville TVA Empls.	New Johnsonville	6,031,984.60	48	53
Provident Employees	Chattanooga	6,005,519.13	49	44
The Berkline Empls. Sav. Assn.	Morristown	5,981,391.53	50	47
Government Employees C. U of East Tennessee	Mountain Home	5,690,306.64	51	52
Murray Ohio Sav. Assn.	Lawrenceburg	5,481,584.09	52	51
St. Thomas Hospital Empls.	Nashville	5,211,467.40	53	57
First Central CU of Memphis	Memphis	5,108,898.30	54	77
Dobbs Employees Sav. Assn.	Memphis	5,044,324.71	55	55
City Employees	Chattanooga	5,015,262.20	56	56
Memphis Publishing Co. Empls.	Memphis	4,860,422.95	57	54
Nashville Memorial Hospital	Madison	4,510,429.68	58	58
Frontier Community	Bethpage	4,041,258.17	59	91
Aladdin Employees	Nashville	4,034,380.67	60	68
Metro Employees	Nashville	3,714,161.81	61	60
Erlanger Hospital Empls.	Chattanooga	3,664,238.09	62	62
Illinois Central Gulf Empls.	Memphis	3,642,405.11	63	63
DHS	Nashville	3,565,512.02	64	59
AFG Employees	Kingsport	3,555,578.25	65	69
Conalco Employees	Jackson	3,492,951.02	66	61
Nashville Firemen's	Nashville	3,317,798.74	67	67
McKee Baking Co. Empls.	Collegedale	3,314,667.72	68	82
EPCO	Shelbyville	3,131,251.68	69	75
John Deere Empls.	Memphis	3,130,506.48	70	64
Dixie Line	Nashville	3,120,312.28	71	71
Pet Milk Employees	Greeneville	3,111,446.06	72	70
P.I.A.S.	Nashville	3,077,417.03	73	65
Railway Mail Service	Memphis	3,027,885.75	74	72
Vanderbilt University Empls.	Nashville	3,002,210.18	75	73
DOT	Nashville	2,951,914.67	76	76
O.M.C. Employees	Charleston	2,898,653.37	77	84
Chattanooga Memorial Hospital Employees	Chattanooga	2,776,644.00	78	85
Hospital Employees	Memphis	2,741,947.26	79	78
Elizabethton Teachers	Elizabethton	2,719,880.09	80	113
Maury Progressive	Columbia	2,712,866.09	81	74
Baptist Hospital	Nashville	2,675,356.79	82	89
St. Mary's Hospital Empls.	Knoxville	2,670,484.57	83	79
Corroon & Black	Nashville	2,663,901.34	84	81
Heil-Quaker Employees	Lewisburg	2,626,802.78	85	83
Fort Sanders Hospital Empls.	Knoxville	2,611,334.97	86	105
Washington Industries	Nashville	2,610,844.75	87	80
Holston Valley	Kingsport	2,548,724.84	88	88
Maryville Municipal	Maryville	2,507,328.83	89	112
M.P.D. Employees	Nashville	2,325,879.61	90	66
Municipal Employees	Kingsport	2,290,789.65	91	90
Goldsmith Employees	Memphis	2,246,232.17	92	86
Richards Employees	Memphis	2,055,236.43	93	92
Miller's Empls. Sav. Assn.	Knoxville	1,926,462.27	94	94
Jackson City and County Empls.	Jackson	1,901,448.56	95	107
Medical Center	Johnson City	1,895,849.08	96	99

Name of Credit Union	City	Total Assets	1985 Rank	1984 Rank
Goodyear Tire & Rubber Empls.	Union City	1,867,835.59	97	116
Lewis County Community Dev.	Hohenwald	1,865,869.16	98	192
N.G.H.	Nashville	1,741,685.87	99	121
Memorial Hospital Sav. Assn.	Clarksville	1,733,934.29	100	93
Jack Daniel Employees'	Lynchburg	1,720,810.60	101	102
Hermitage	Nashville	1,702,316.09	102	104
John Sevier TVA Empls.	Rogersville	1,678,901.37	103	97
American Uniform	Cleveland	1,676,664.94	104	96
Columbia Sponge	Columbia	1,673,476.89	105	103
TFC	Lavergne	1,658,396.07	106	101
Newspaper and Printers	Nashville	1,628,842.07	107	98
Tennessee Department of Safety	Nashville	1,620,965.07	108	100
Kingston TVA Employees	Kingston	1,611,673.93	109	95
Olan Mills Sav. Assn.	Chattanooga	1,587,506.74	110	111
Gallatin Steam Plant	Gallatin	1,548,181.56	111	109
Magic Chef Sav. Assn.	Cleveland	1,449,307.84	112	117
Eaton Corporation	Gallatin	1,446,678.34	113	114
E.A.C.	Nashville	1,423,724.43	114	115
Parcel Employees	Memphis	1,404,447.03	115	120
Blue Flame	Nashville	1,382,134.19	116	108
BCBST Employees	Chattanooga	1,355,893.76	117	124
WSM/WSMV	Nashville	1,314,590.08	118	128
O.C.F. Employees	Jackson	1,298,550.93	119	119
Knoxville News-Sentinel Empls.	Knoxville	1,238,181.60	120	123
Tri-State Container	Elizabethton	1,197,643.03	121	118
IBEW Local 846	Chattanooga	1,188,790.36	122	125
Industrial CU of Nashville	Nashville	1,161,234.63	123	110
Tennessee Paper Mills	Chattanooga	1,122,980.38	124	122
Tennessee Textiles Empls.	Bemis	1,117,276.04	125	106
Cedars of Lebanon	Lebanon	1,073,381.79	126	126
St. Jude Employees	Memphis	1,043,799.53	127	134
Holliston Mills Employees	Kingsport	1,007,685.71	128	133
Maury Educators'	Columbia	1,001,562.32	129	138
Sullivan County Educational Association	Kingsport	952,209.28	130	135
Wasiota	Madison	950,024.58	131	136
YAT Employees	Lenoir City	944,612.89	132	129
Bristol Tennessee Teacher'	Bristol	925,029.78	133	142
Diamond G Sav. Assn.	Greeneville	908,770.51	134	150
MTEMC	Murfreesboro	893,917.20	135	130
Knox County Employees	Knoxville	889,832.29	136	152
Free Press	Chattanooga	866,529.23	137	140
Brock Employees	Chattanooga	861,717.45	138	145
Nashville Transit	Nashville	860,601.81	139	132
Signal Cement Workers	Chattanooga	852,165.57	140	131
Correction	Nashville	842,983.38	141	146
Watts Bar TVA Empls.	Spring City	830,158.14	142	137
Times Printing Company	Chattanooga	811,633.46	143	127
Amana Employees'	Fayetteville	798,483.38	144	151
Meharry-Hubbard	Nashville	791,190.58	145	139
M.B.C. Employees'	Chattanooga	773,384.88	146	144

Name of Credit Union	City	Total Assets	1985 Rank	1984 Rank
Signal Employees	Chattanooga	773,130.93	147	141
Red Foods Employees	Chattanooga	770,555.39	148	143
B&H Employees	Maryville	744,143.02	149	147
Coca-Cola Empls.	Chattanooga	716,013.50	150	148
Madison County Ind. Park Credit Assn.	Jackson	696,559.98	151	162
Rhea Community	Dayton	694,015.78	152	153
Baptist Hospital Employees	Knoxville	688,996.58	153	173
Dremco	Shelbyville	685,008.99	154	149
United	Rogersville	680,774.52	155	157
Casco	Nashville	671,918.43	156	156
Gilman Empls. Sav. Assn.	Chattanooga	666,583.29	157	163
Allied Printing Plant Empls.	Chattanooga	651,972.42	158	161
Metropolitan Teachers	Nashville	645,911.93	159	155
Greeneville City Empls.	Greeneville	600,888.82	160	165
Mead Harriman	Harriman	598,875.77	161	158
Parkridge	Chattanooga	587,346.46	162	191
CEMC Employees	Clarksville	587,157.51	163	193
Porter-Cable Employees	Jackson	585,467.42	164	159
Pathway	Cleveland	582,408.83	165	179
Kingsport Postal & Federal	Kingsport	579,259.76	166	160
Werthan Employees	Nashville	558,831.04	167	171
Kern's Employees	Knoxville	543,686.00	168	177
Blazer	Cleveland	541,163.73	169	174
H.I.S. Bruceton Sav. Assn.	Bruceton	539,709.83	170	168
M.H.A.	Memphis	529,708.27	171	166
Vinylex Employees	Knoxville	528,981.78	172	181
Harman International	Bolivar	515,611.96	173	185
McQuiddy	Nashville	510,362.49	174	178
Cumberland Teachers	Crossville	504,228.95	175	176
Jesse Holman Jones Hospital	Springfield	496,859.95	176	198
Velsicol Employees	Chattanooga	488,464.66	177	164
Crane Chattanooga Empls.	Chattanooga	485,362.16	178	167
Power Equipment Employees	Knoxville	477,245.06	179	182
Hurd Employees	Greeneville	470,284.58	180	187
Dyersburg City Employees	Dyersburg	467,226.79	181	197
R. G.	Rutherford	450,938.50	182	180
Industrial	Lewisburg	443,293.78	183	175
Tennessee Pride Empls.	Madison	441,325.76	184	184
Professional Teachers	McMinnville	432,861.45	185	186
Chattanooga Gas Company	Chattanooga	428,836.47	186	189
Cleveland Bradley Co. Empls.	Cleveland	422,528.03	187	228
APCO Employees	Athens	421,260.61	188	190
Transit Employees	Knoxville	401,705.64	189	201
Caney Fork Cooperative	McMinnville	395,723.94	190	188
Formex Company Empls.	Greeneville	382,275.46	191	195
Baddour Employees Credit Assn.	Memphis	379,984.28	192	232
Volunteer	Chattanooga	364,858.60	193	196
Nabrico Employees	Nashville	343,701.54	194	183
D. P. Employees'	Chattanooga	332,826.50	195	200
Employees CU Coca-Cola Bottlings' Works	Nashville	332,468.18	196	199

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
Georgia Boot Durango Empls.	Franklin	321,758.81	197	216
Indian Path	Kingsport	320,908.52	198	209
Morgan County Teachers	Wartburg	311,322.09	199	203
L.M.P.C.O. Empls. Credit Assn.	Lexington	310,189.82	200	211
Park West Hospital Empls.	Knoxville	309,259.78	201	219
Bristol Tennessee Electric System	Bristol	301,104.97	202	202
Super Bubble Sav. Assn.	Memphis	296,656.22	203	206
Top-O-Ring Employees	Lebanon	293,677.69	204	205
Lodge 2212	Cookeville	290,000.14	205	223
Buffalo	Johnson City	289,953.72	206	204
City of Johnson City Empls.	Johnson City	289,157.74	207	218
Wallace Hardware Employees	Morristown	288,810.76	208	212
Greeneville Works Empls. Sav. Assn.	Greeneville	284,750.62	209	215
PRC Empls. Credit Assn.	Paris	279,918.37	210	217
Eagle Bend Industrial Park	Clinton	279,192.55	211	207
Johnson City Federal Empls.	Johnson City	275,505.27	212	214
Robinson Mfg. Employees	Dayton	270,831.22	213	224
Medical Center	Crossville	266,622.53	214	246
Memphis Hardwood	Memphis	263,145.61	215	210
Lanier Clothes Empls. Cr. Assn.	Decherd	259,948.35	216	208
Brownie	Cleveland	238,531.48	217	222
U.S.T.C. Employees	Nashville	233,260.03	218	242
Jefferson County Educators	Dandridge	231,165.11	219	230
Cooke Manufacturing Empls.	Cleveland	227,378.16	220	276
CECO of Milan Employees	Milan	222,667.24	221	225
Unarco Employees	Springfield	219,390.34	222	234
Aqua Glass Employees	Adamsville	218,564.17	223	231
T.E.C. Employees'	Chattanooga	214,102.44	224	220
Chattanooga Refinery	Chattanooga	213,295.25	225	221
D-J Employees Sav. Assn.	Greeneville	208,977.63	226	261
WOG Employees	Martin	205,931.86	227	236
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	203,734.25	228	229
TPI Employees Sav. Assn.	Johnson City	196,587.23	229	239
Cumberland Corporation	Chattanooga	188,387.22	230	241
Carta Employees	Chattanooga	184,538.80	231	240
Amerco Empls. Sav. Assn.	Chattanooga	181,960.37	232	249
Jefferson Memorial Hosp.	Jefferson City	181,039.33	233	251
Professional and Industrial	Trenton	178,895.86	234	235
BRC Savings Association	McMinnville	178,227.41	235	245
Pruett's and M. & J.	Chattanooga	171,019.20	236	244
KRE	Dayton	169,239.96	237	253
Armira Corporation	Bolivar	167,905.30	238	226
Paramount Employees	Murfreesboro	162,118.54	239	281
Slimco Employees	Nashville	158,709.87	240	237
Powermatic Employees	McMinnville	158,077.82	241	238
Pafco	Chattanooga	153,750.48	242	243
Teamsters Local 327	Nashville	153,461.49	243	248
C.P.M. Employee's	Cleveland	145,098.18	244	266
Cleveland-Jackson Sav. Assn.	Cleveland	142,737.28	245	257

Name of Credit Union	City	Total Assets	1985 Rank	1984 Rank
White Wing Publishing Sav. Assn.	Cleveland	142,692.86	246	256
Hardin County Hospital Empls.	Savannah	137,348.49	247	260
A.U.B. Employees'	Athens	133,771.11	248	269
Athens Furniture Inc. Empls.	Athens	133,677.14	249	227
Jamison Employees	Nashville	133,254.38	250	254
Josten's Employees	Shelbyville	129,497.14	251	262
Tennessee Mill Empls.	Knoxville	126,406.54	252	258
Eastwood Hospital Empls.	Memphis	125,445.98	253	270
Tennessee Assn. of Utility District	Nashville	123,573.44	254	278
Toddler	Cleveland	120,174.38	255	268
Tappan Springfield Empls.	Springfield	119,633.12	256	265
DMIS Credit Assn.	Smyrna	111,104.62	257	293
Ideal Employees	Murfreesboro	107,935.32	258	273
Saltillo Mfg. Co. Cr. Assn.	Saltillo	106,073.81	259	264
Gleason H.I. Savers'	Gleason	103,152.15	260	267
Wico	Chattanooga	99,168.51	261	275
N.C.G. Employees	Chattanooga	98,525.21	262	282
Gapco Employees	Gallatin	92,929.73	263	279
Leon-Ferenbach Employees	Johnson City	85,124.02	264	280
Marbruco	Nashville	80,345.17	265	263
Coats Employees	Lavergne	79,182.51	266	286
Mcnairy Co. Educational	Selmer	75,732.24	267	288
Tennessee Grange	Seymour	75,646.83	268	290
Olivet Baptist	Memphis	75,592.73	269	289
Upper East Tennessee Medical Service	Johnson City	74,217.68	270	283
McDowell Industries Empls.	Memphis	67,411.35	271	277
Memphis Protein Empls.	Memphis	57,678.27	272	292
J.H.S. Employees	Humboldt	53,753.21	273	295
Tennessee Handbag Sav. Assn.	Dandridge	53,150.82	274	285
Langston Bag Co. Empls. Sav. Assn.	Memphis	50,701.22	275	298
St. John	Memphis	33,930.73	276	294
Bledsoe County	Pikeville	32,996.54	277	302
Davis Brothers Employees	Memphis	21,858.55	278	301
Engineered Production Empls. Sav. Assn.	Dandridge	16,970.39	279	300
Walker Die Casting Empls.	Lewisburg	16,485.75	280	*

*New Credit Union

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	303		280
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-84	% <CHANGE>	CALL DATE 12-31-85
CASH			
CASH & DUE FROM BANKS	22,795,806	60.08	36,491,818
OTHER CASH ITEMS	932,399	109.12	1,949,866
CASH SHORT	5,732	28.84-	4,079
TOTAL	23,733,938	61.99	38,445,764
SECURITIES			
US GOVT SECURITIES	100,355,292	22.41	122,849,798
SAVINGS & LOAN DEPOSITS	80,357,608	20.92	97,168,974
OTHER SECURITIES	266,948,420	34.08	357,917,412
TOTAL	447,661,321	29.10	577,936,185
LOANS & DISCOUNTS			
PERSONAL & CHATTEL MORT	699,769,032	14.24	799,422,082
REAL ESTATE MORTGAGE	186,192,021	9.40	203,701,718
LOANS TO OTHER CU'S	10,703,133	30.38-	7,451,532
TOTAL	896,664,187	12.70	1,010,575,332
RECEIVABLES			
ACCOUNTS RECEIVABLE	6,611,630	43.35	9,477,699
ACCRUED INTEREST	4,765,189	13.83-	4,106,396
TOTAL	11,376,820	19.40	13,584,096
FIXED ASSETS			
FURNITURE & FIXTURES	9,008,905	34.62	12,128,174
LAND & BUILDING	8,772,504	39.90	12,272,551
FIXED DEPRECIATION	5,125,479	22.26	6,266,393
TOTAL	12,655,931	43.29	18,134,332
PRPD ITEMS & OTHER ASSETS			
PREPAID EXPENSES	1,742,625	3.08	1,796,225
PREPAID ST SHARE INS	851,037	12.25-	746,783
OTHER ASSETS	5,312,681	21.57	6,458,713
TOTAL	7,906,343	13.85	9,001,722
TOTAL ASSETS	1,399,998,543	19.12	1,667,677,434

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	303		280
STATEMENT OF CONDITION LIABILITIES	CALL DATE 12-31-84	% <CHANGE>	CALL DATE 12-31-85
STATEMENT OF CONDITION LIABILITIES			
CURRENT LIABILITIES			
ACCOUNTS PAYABLE	7,491,438	16.22	8,706,361
TAXES PAYABLE	164,619	8.63-	150,407
NOTES PAYABLE	11,731,078	19.87-	9,400,024
DIVIDENDS PAYABLE	6,961,462	14.39	7,962,855
BANK OVERDRAFT	3,734,340	95.81-	156,368
CASH OVER	200	100.00-	0
TOTAL	30,083,141	12.32-	26,376,018
OTHER LIABILITIES			
UNEARNED INTEREST	464,600	17.95-	381,219
MISC. LIABILITIES	4,470,947	59.47-	1,812,291
TOTAL	4,935,547	55.56-	2,193,510
MEMBERS' ACCOUNTS			
SHARES	506,131,829	17.09	592,615,751
SHARE DRAFTS	45,785,879	39.09	63,682,618
SPECIAL ACCOUNTS	266,412,366	48.92	396,746,856
INVESTMENT CERTIFICATES	425,793,455	4.66	445,634,376
CHRISTMAS CLUB	14,795,764	26.11	18,658,599
TOTAL	1,258,919,294	20.53	1,517,338,202
RESERVES			
STATUTORY RESERVE	50,479,049	15.93	58,521,856
SPECIAL RESERVE	7,588,597	21.55	9,223,828
RESERVE FOR SHARE INS	608,479	97.62-	14,504
RESERVE FOR DEPR	457,426	11.17-	406,343
RESERVE FOR CONTIN	15,750,938	10.48	17,401,468
TOTAL	74,884,492	14.27	85,568,000
UNDIVIDED PROFITS	31,176,068	16.12	36,201,700
TOTAL LIAB & CAPITAL	1,399,998,543	19.12	1,667,677,434

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1985

	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
		********** ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS **********								
		(THOUSANDS)				(MILLIONS)				
NO OF CREDIT UNIONS:	280	20	44	41	46	36	37	25	14	17
% TOTAL ASSETS										
CASH	2.30	10.27	7.62	6.35	3.64	4.65	3.26	4.19	1.34	1.82
SECURITIES	34.64	7.72	12.42	18.81	12.22	14.55	19.17	25.36	35.16	39.82
LOANS AND DISCOUNTS	60.61	80.18	79.02	73.22	82.24	79.26	75.51	67.84	60.18	55.99
RECEIVABLES	.81	.73	.22	.31	.14	.63	.69	.37	1.83	.75
FIXED ASSETS	1.09	.21	.24	.19	.72	.54	.63	1.28	.97	1.18
PREPAID ITEMS & OTHER ASSETS	.54	.89	.47	1.12	1.04	.37	.74	.96	.52	.44
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	1.58	.97	2.59	1.89	1.15	1.75	1.08	1.15	1.29	1.76
OTHER LIABILITIES	.13	.56	.20	.02	.04	.10	.09	.27	.12	.12
MEMBERS' ACCOUNTS	90.99	83.83	84.59	86.02	87.45	88.02	90.15	88.47	89.86	92.08
RESERVES	5.13	6.11	5.32	5.14	5.29	4.74	5.47	5.82	5.63	4.90
UNDIVIDED PROFITS	2.17	8.52	7.30	6.93	6.06	5.39	3.21	4.29	3.11	1.14
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME										
INTEREST ON LOANS	69.75	87.57	88.48	83.69	89.53	86.15	84.66	76.84	66.12	65.34
INCOME FROM INVESTMENTS	26.36	9.55	8.32	12.72	7.49	10.45	12.04	19.52	27.11	31.17
ALL OTHER INCOME	3.89	2.87	3.20	3.59	2.98	3.40	3.30	3.65	6.77	3.49
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL EXPENSES										
SALARIES	34.93	45.57	39.73	37.90	40.83	38.32	41.15	37.12	20.37	38.17
BORROWERS' INSURANCE	4.67	6.75	9.27	8.84	8.62	8.49	6.92	8.34	4.41	2.70
LIFE SAVINGS INSURANCE	2.30	6.43	8.12	7.28	5.43	5.54	5.01	4.06	1.23	1.09
ASSOCIATION FEES (LEAGUE)	.81	4.31	5.40	4.30	2.92	2.24	1.29	.88	.37	.45
SURETY BOND PREMIUM	1.57	8.56	6.65	6.10	4.16	3.86	2.35	1.87	.85	1.05
SHARE INSURANCE PREMIUM (NCUA)	.85	1.67	.91	1.11	.99	.98	1.01	.93	.62	.85
EXAMINATION FEES	1.19	5.23	3.48	3.44	2.04	2.06	1.60	1.62	.76	.94
REPAIRS & MAINTENANCE	1.16	.06	.16	.47	1.48	1.44	.36	1.20	.39	1.60
INT. ON BORROWED MONEY	5.66	1.57	2.43	1.59	1.48	4.16	1.79	1.10	1.48	9.70
STATIONERY AND SUPPLIES	3.34	2.43	3.45	2.90	2.80	2.82	3.53	2.59	2.59	3.88
COST OF SPACE OCCUPIED	2.45	.75	.81	.80	1.65	.92	1.70	1.81	1.19	3.50
EDUCATION EXPENSE	1.72	.06	.33	1.01	.56	1.01	1.21	1.05	1.24	2.34
COLLECTION EXPENSE	.59	.36	.81	1.08	.86	.82	.74	.57	.19	.67
DEPRECIATION-FURNITURE,FIXT. & EQUI	2.85	1.72	.88	.72	1.64	1.58	1.36	2.41	1.59	4.01
EMPLOYEE BENEFITS	5.63	4.06	2.60	3.11	3.98	3.91	4.92	6.64	3.91	6.58
OTHER INSURANCE	1.55	.37	1.51	1.12	1.37	1.45	2.66	1.70	.73	1.67
RECORDING FEES CHATTEL LIEN INS.	.06	.07	.06	.02	.03	.05	.17	.22	.01	.02
COMMUNICATION	2.96	.99	1.30	1.04	2.56	1.40	1.91	2.06	1.54	4.18
LOSSES ON SALE OF BONDS					.01					
CASH SHORT	.04				.01		.04	.06	.01	.05
OTHER LOSSES	8.73	.13	.23	.02		.04	.06	.09	43.06	.47
BANK SERVICE CHARGE	.65	.51	.36	.57	.50	.20	1.17	.47	.18	.83
REIMBURSEMENT FOR SERVICES	7.11	2.61	4.92	8.80	6.80	9.95	11.15	12.38	5.30	5.62
CONVENTIONS AND CONFERENCES	1.75	.13	1.23	1.47	1.61	2.56	1.80	2.56	2.77	1.10
SUPERVISORY COMM. & EXP.	.39	.44	.16	.01	.12	.13	.18	.87	.26	.41
ANNUAL MEETING EXPENSE	.44	.96	1.25	2.01	1.10	1.05	.83	.69	.34	.20
MISCELLANEOUS EXPENSE	6.61	4.28	3.94	4.28	6.44	5.03	5.07	6.72	4.63	7.91
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-82 337 Credit Unions	12-31-83 313 Credit Unions	12-31-84 303 Credit Unions	12-31-85 280 Credit Unions
Average Credit Union Membership	1,511	1,680	1,820	2,078
Total Number of Members	509,509	526,072	551,497	581,793
Per Member Share Average	$ 907	$ 958	$ 918	$1,018
Total Number of Borrowers	219,058	227,232	244,497	254,797
Total Number of Non-Borrowers	290,451	298,840	307,000	326,996
Total Percent Borrowing	43.0%	43.2%	44.3%	43.8%
Average Loan Per Borrower	$2,815	$3,162	$2,861	$3,936

SAVINGS & LOAN ASSOCIATIONS
AND
INDUSTRIAL LOAN AND THRIFT COMPANIES

SAVINGS AND LOAN CONVERSIONS

DATE	NAME AND LOCATION	
10-01-85	Investors S & L Association, Inc. Hendersonville, TN	Converted to Federal Charter
10-25-85	Security Trust S & L Association, Inc. Oak Ridge, TN	Converted to Federal Charter

SAVINGS AND LOAN CLOSED

DATE	NAME AND LOCATION
10-25-85	Security Trust Savings & Loan Association, Inc. Oak Ridge, TN

SAVINGS AND LOAN NAME CHANGES

DATE	NAME AND LOCATION
09-23-85	Progressive Savings & Loan Association, Inc. changed its name to Progressive Savings Bank

CONDITION OF INDIVIDUAL STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1985
(In Hundreds)

NAME	CITY	TOTAL ASSETS	LOANS	DEPOSITS
Dale Hollow S & L	Livingston	11,560,276	4,075,876	10,531,918
First Fidelity S & L	Crossville	30,875,121	19,101,271	29,385,283
First Southern S & L	Nashville	9,267,769	6,715,448	7,377,566
First Valley S & L	Pikeville	15,808,037	11,619,236	15,776,933
George Washington S & L	Jonesboro	21,100,000	13,790,000	20,099,000
Germantown Trust S & L	Germantown	138,518,000	147,383,000	106,909,000
Lincoln State S & L	Mt. Carmel	81,211,712	64,752,427	75,235,960
Progressive Savings Bank	Jamestown	31,180,903	18,024,900	26,260,379
S & L of Smith County	Carthage	11,772,000	6,413,000	11,132,000
Tennessee S & L	Cookeville	18,458,245	12,948,499	17,058,324
United Tennessee S & L	Fayetteville	15,920,000	9,680,000	15,446,000
STATE SAVINGS AND LOAN ASSOCIATIONS TOTALS		385,672,063	314,503,657	335,212,363

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1985

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1985 RANK
Leader Federal	Memphis	1,685,519,000	1
Metropolitan Federal	Nashville	980,382,000	2
Fidelity Federal	Nashville	798,015,040	3
Home Federal	Knoxville	736,359,173	4
First Federal	Chattanooga	538,342,739	5
Home Federal	Johnson City	515,931,004	6
Heritage Federal	Kingsport	479,047,129	7
Security Federal	Nashville	448,717,961	8
Inter Federal	Chattanooga	282,207,186	9
Cavalry Banking Federal	Murfreesboro	215,070,977	10
Home Federal	Memphis	208,308,000	11
First Federal	Maryville	206,750,184	12
First Federal	Tullahoma	188,812,000	13
Liberty Federal	Paris	159,081,376	14
Cherokee Valley Bank	Cleveland	147,853,181	15
Germantown Trust S & L*	Germantown	138,518,000	16
First Federal	Clarksville	122,714,931	17
Elizabethton Federal	Elizabethton	112,841,443	18
Athens Federal	Athens	105,025,638	19
Morristown Federal	Morristown	98,746,000	20
Valley Federal	Erwin	95,777,000	21
Twin City Federal	Bristol	86,678,464	22
Commerce Federal	Knoxville	83,770,000	23
Lincoln State S & L*	Mt. Carmel	81,211,712	24
Century Federal	Trenton	71,682,279	25
First Federal	Memphis	69,788,736	26
First Federal	Dickson	68,540,834	27
First Federal	Columbia	62,637,000	28
Frontier Federal	Dyersburg	56,851,484	29
Investors Federal	Nashville	54,954,000	30
Jefferson Federal	Morristown	54,420,000	31
First Federal	Lafollette	50,790,740	32
Tri-County Federal	Covington	47,859,976	33
Fayetteville First Federal	Fayetteville	46,147,055	34
Citizens Federal	Rockwood	46,006,560	35
Maury Federal	Columbia	44,862,000	36
First Federal	Pulaski	40,402,000	37
Lawrenceburg Federal	Lawrenceburg	40,241,488	38
Greeneville Federal	Greeneville	38,649,729	39
Security Federal	Elizabethton	37,550,427	40
Highland Federal	Crossville	36,157,380	41
American Trust	Hendersonville	33,587,000	42
Security Trust S & L*	Oak Ridge	33,222,261	43
Newport Federal	Newport	32,451,452	44
Progressive Savings Bank*	Jamestown	31,180,903	45
First Fidelity S & L*	Crossville	30,875,121	46
First Federal	Savannah	30,792,280	47

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1985

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1985 RANK
Security Federal	McMinnville	29,347,916	48
Guaranty Federal	Clarksville	27,051,928	49
Volunteer Federal	Madisonville	25,590,654	50
George Washington S & L*	Jonesboro	21,100,000	51
First Federal	Selmer	20,995,952	52
United Guaranty Federal	Tullahoma	19,655,415	53
Lexington First Federal	Lexington	19,114,452	54
Tennessee S & L*	Cookeville	18,458,245	55
First Federal	Waynesboro	16,131,081	56
United TN S & L*	Fayetteville	15,920,000	57
First Valley S & L*	Pikeville	15,808,037	58
Financial Federal	Athens	13,855,000	59
S & L of Smith County*	Carthage	11,772,000	60
Dale Hollow S & L*	Livingston	11,560,276	61
Republic Federal	Loudon	11,550,910	62
First Southern S & L*	Nashville	9,267,769	63
TENNESSEE SAVINGS AND LOAN ASSOCIATIONS TOTAL		9,862,510,478	

*State Chartered Savings and Loan Associations

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1984
(ALL COMPANIES)

Number of Offices included in this report	419
Number of Employees in state at year end	1,711

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$576,485,061
Net Income	$ 12,355,805
Rate of Return	2.14%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$149,070,001
Average Monthly Rate Collected	2.16%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	295,966
Total Expenses	$136,738,466
Average Monthly Expense Per Account	$ 38.50

Statement of Income and Expenses

Total Operating Income	$149,070,001
Total Expenses Before Income Taxes	$128,883,541
Income Before Income Taxes	$ 20,186,460

Other Information

Interest Paid on Borrowed Funds	$ 59,797,466
Average Net Receivables	$576,485,061
Average Number of Accounts Outstanding	295,966
Number of Loans Made During Year	590,486
Dollar Volume of Loans Made During Year	$458,985,461
Bad Debts	$ 9,493,744

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1984
LOANS MADE UNDER $300

Number of Offices included in this report	20
Number of Employees in state at year end	86

Regulated Loan Business Profit Percentages

Rate of Return

Average Net Receivables	$ 3,220,138
Net Income	$ 830,054
Rate of Return	25.78%

Analysis of Charges on Loans

Charges Collected and/or Earned	$ 2,982,917
Average Monthly Rate Collected	7.72%

Analysis of Expense Per Account

Average Number of Accounts Outstanding	42,059
Total Expenses	$ 2,152,861
Average Monthly Expense Per Account	$ 4.27

Statement of Income and Expenses

Total Operating Income	$ 2,982,917
Total Expenses Before Income Taxes	$ 2,090,577
Income Before Income Taxes	$ 892,340

Other Information

Interest Paid on Borrowed Funds	$ 36,550
Average Net Receivables	$ 3,220,138
Average Number of Accounts Outstanding	42,059
Number of Loans Made During Year	296,763
Dollar Volume of Loans Made During Year	$ 24,814,183
Bad Debts	$ 278,795
Number Accounts Charged Off During Year	4,411

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1984
LOANS MADE OVER $300

Number of Offices included in this report	399
Number of Employees in state at year end	1,625

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$573,264,923
Net Income	$ 11,525,751
Rate of Return	2.01%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$146,087,084
Average Monthly Rate Collected	2.12%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	253,907
Total Expenses	$134,585,605
Average Monthly Expense Per Account	$ 44.17

Statement of Income and Expenses

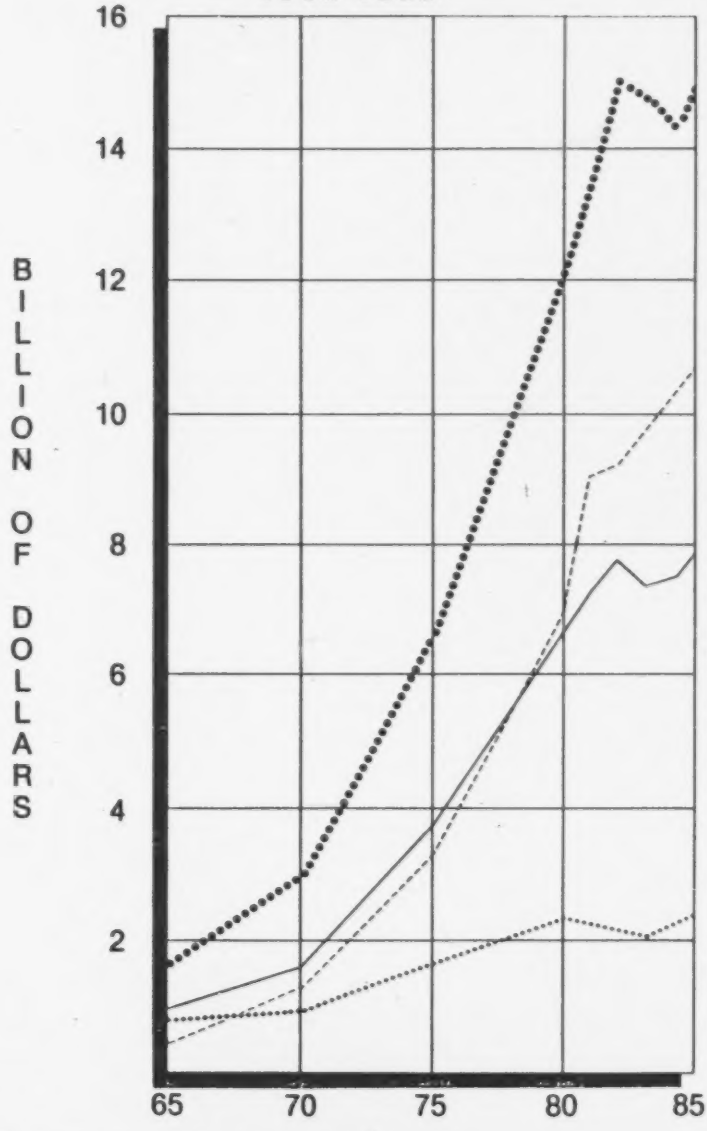
Total Operating Income	$146,087,084
Total Expenses Before Income Taxes	$126,792,964
Income Before Income Taxes	$ 19,294,120

Other Information

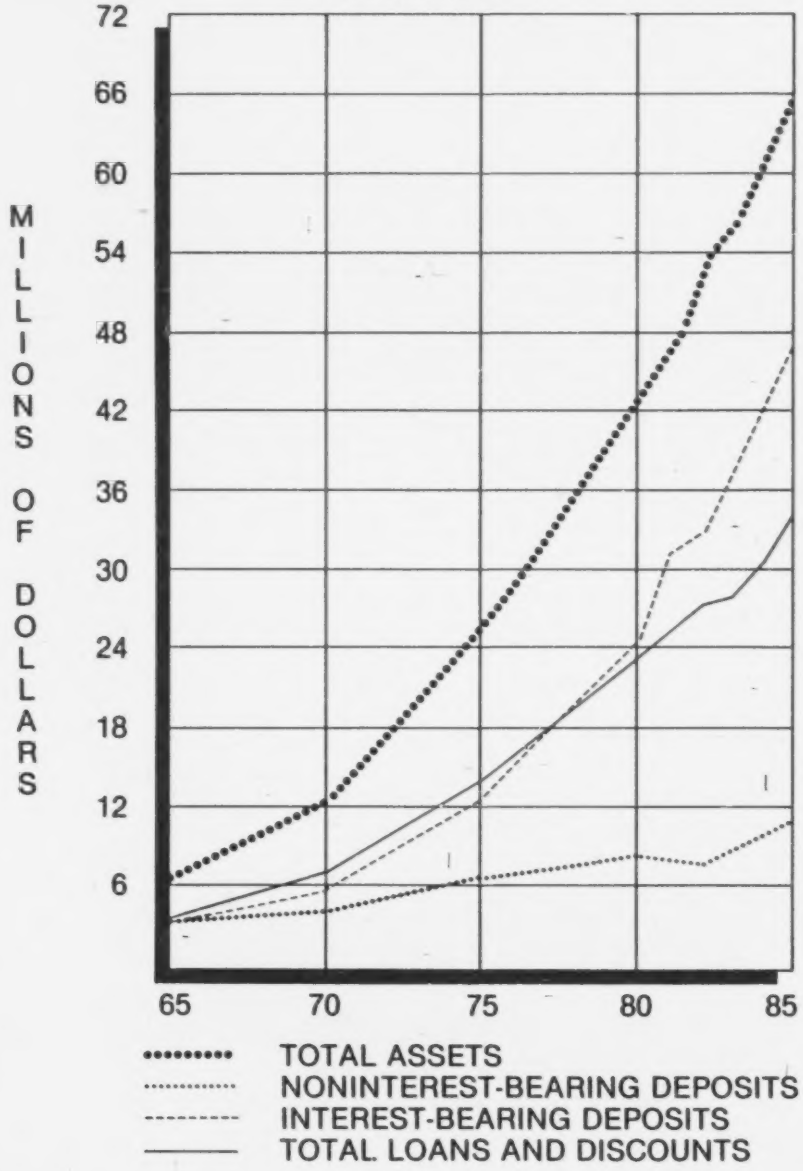
Interest Paid on Borrowed Funds	$ 59,760,916
Average Net Receivables	$573,264,923
Average Number of Accounts Outstanding	253,907
Number of Loans Made During Year	293,723
Dollar Volume of Loans Made During Year	$434,171,278
Bad Debts	$ 9,214,949

GRAPHIC PROFILES

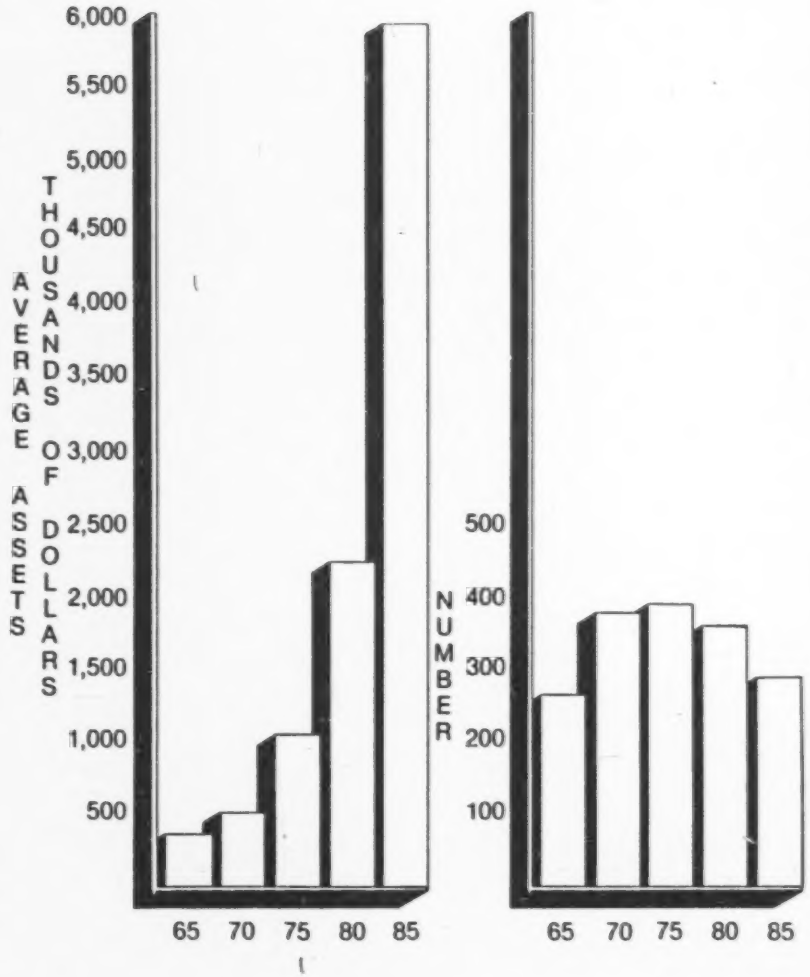
SELECTED ASSETS AND LIABILITIES OF STATE BANKS IN TENNESSEE 1965-1985



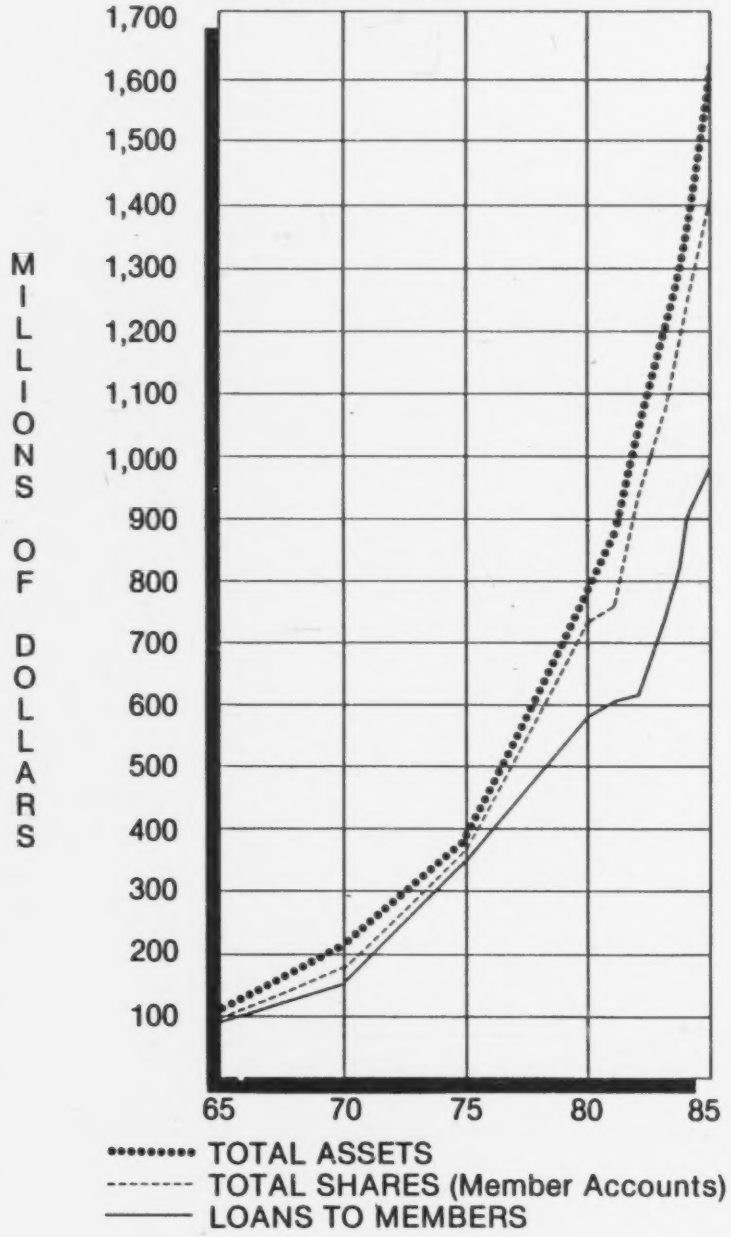
SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE 1965-1985



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1965-1985



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1965-1985



Tennessee Department of Financial Institutions, Authorization No. 336004, (6-86) 1,200 copies. This public document was promulgated at a cost of $2.08 per copy.